

### Construction of Youth Hostel at Port Blair

913. SHRI AMARPROSAD CHAKRABORTY: Will the Minister of TOURISM AND CIVIL AVIATION be pleased to refer to the answer to Unstarred Question 204 given in the Rajya Sabha on) 18th August, 1981 and state,-

(a) whether the Central Department of Tourism has since constructed the Youth Hostel at Port Blair;

(b) if not, what is the progress made 60 far in that project and by when it is likely to be completed; and

(c) whether the Motor launch Proposed to be provided by the Central Department of Tourism has since been provided for cruises from Port Blair to nearby Islands if not, the reasons therefor and by when Government propose to provide the same?

THE MINISTER OF TOURISM AND CIVIL AVIATION (SHRI A. P. SHARMA): (a) and (b) The youth hostel is still under construction<sup>1</sup>, the physical progress in construction being 65 per cent. Depending upon the availability of building material, the youth hostel is expected to be completed during 1982-83,

(c) The proposal to purchase one motor launch for inter-island cruises from Port Blair is under active consideration. Estimates of expenditure and specifications of the launch have been called for.

### Bank loans for purchase of household goods

914. SHRI AMARPROSAD CHAKRABORTY: Will the Minister of FINANCE be pleased to state;

(a) what are the names of the Commercial banks in Delhi|New Delhi which advance loans for purchase of

household articles to individuals including the salaried class under their personal loan schemes;

(b) what is the maximum quantum of such personal loan which can be advanced to an individual under these loan schemes by a commercial bank and the total quantum of such loan advanced by all Commercial banks in Delhi/New Delhi during the last three years;

(c) what are the criteria and the guidelines for advancing such loans; and

(d) whether it is a fact that mostly such loans are advanced at the personal discretion of the Branch Manager of a bank, if so, whether Government propose to streamline the procedure for granting such personal loans?

THE MINISTER OF FINANCE (SHRI R. VENKATARAMAN): (a) to (d) Banks accord low priority to loans for purchase of household articles to individuals including the salaried class, which loans are covered under the head "Personal Loans". According to available information such loan's, on a restricted basis, are being sanctioned among others, by Punjab National Bank, Bank of Baroda, Canara Bank, Indian Overseas Bank, Dena Bank, New Bank of India and Vijaya Bank. The quantum of loan depends on the cost of the article and the repaying capacity/salary of the borrower. In view of the guidelines issued to banks to increase their lendings to Priority Sectors and weaker sections and in view of other competing demands on banks' resources for other important purposes like food procurement, distribution of essential commodities, exports, etc. loans for purchase of household articles are accorded low priority by banks. As in case of all loans, banks have delegated powers upto specified limits to branch managers for sanctioning such loans. Banks have their own schemes and procedures for sanctioning loans and