

RAJYA SABHA

Tuesday, the 5th April, 1977/the
15th Chaitra, 1899 (Saka)

The House met at eleven of the
Clock, Mr. Deputy Chairman in the Chair

ORAL ANSWERS TO QUESTIONS

شری سید احمد ہاشمی :

سر—پوچھتا ہوں کہ

†[श्री सैयद अहमद हाशमी : सर, पौइन्ट
आफ आर्डर]

श्री उपसभापति : पहले सदन की कार्यवाही
तो शुरू होने दीजिये ।

شری سید احمد ہاشمی : ہاؤس

کے وقار کا سوال ہے۔ اس لئے میں چاہتا
ہوں کہ میرا پوائنٹ آف آرڈر سن لیا
جائے۔ ہم رات کو بیڈ پر سو رہے تھے
اور اس میں سدن کی کارروائی

†[श्री सैयद अहमद हाशमी : हाउस
के बक्कर का सवाल है । इसलिये मैं चाहता
हूँ कि मेरा पौइन्ट आफ आर्डर पुनः सुन लिया
जाय । हम रात को रेडियो सुन रहे थे और उस
में सदन की कार्रवाई . . .]

श्री उपसभापति : अगर आप इस बारे
में लिखकर भेज दें तो मैं सोचूंगा कि आपको
इसके लिये इजाजत दूँ या न दूँ । पहले प्रश्नोत्तर
हो जाय उसके बाद इस पर विचार किया जा
सकता है ।

شری سید احمد ہاشمی : ہاؤس

کی عزت کا سوال ہے۔ زیادہ ٹائم نہیں
لگے گا۔

†[श्री सैयद अहमद हाशमी : हाउस की
इज्जत का सवाल है ज्यादा टाइम नहीं लगेगा।]

श्री उपसभापति : हाउस की इज्जत का
सवाल है तो लिखकर दीजिये ।

Regional Rural Banks

*1. SHRI IBRAHIM KALANIYA:†
SHRI KHURSHED ALAM KHAN:
SHRI JAGAN NATH BHARDWAJ.
SHRI PIARE LALL KUREEL
URF PIARE LALL TALIB:

Will the Minister of FINANCE AND
REVENUE AND BANKING be pleased
to state:

(a) whether it is a fact that Government
propose to open a few more regional rural
banks in the country shortly;

(b) whether their location and areas
of operation have been finalised; and

(c) if so, by when these banks are
likely to start functioning and what is the
estimated additional capital likely to be
made available to these banks?

THE MINISTER OF FINANCE
AND REVENUE AND BANKING (SHRI
H. M. PATEL) : (a) Yes, Sir.

(b) Out of the proposed 60 Regional
Rural Banks, 47 banks have already been
established and location and areas of oper-
ation of another 4 banks have been fina-
lised.

(c) The 4 Regional Rural Banks whose
location and areas of operation have been
finalised are likely to be established by the
end of April, 1977. The remaining 9
banks for which locations are yet to be
finalised are proposed to be established in
the course of the next few months.

In accordance with the provisions of
the Regional Rural Banks Act, 1976, the
Central Government will contribute @ Rs.
12.50 lakhs towards issued share capital
of each Regional Rural Bank.

श्री इब्राहीम कलानिया : क्या माननीय
मंत्री जी यह बताने की कृपा करेंगे कि गुजरात

† [Devanagari transliteration.]

‡ The question was actually asked on the floor of the House by Shri Ibrahim Kalaniya.

स्टेट में रूरल बैंक शुरू करने की कोई योजना है ? यदि हां तो उसका ब्यौरा क्या है और यदि नहीं, तो उसका कारण क्या है ?

SHRI H. M. PATEL : Well, there is no proposal, as far as I know, at present to open a rural bank in Gujarat. The reason is that the co-operative movement there has been found to be working satisfactorily, and the Gujarat State Government also expressed the view that rural banks are not immediately necessary in that State.

श्री इश्राहीम कलानिया : मेरा दूसरा प्रश्न यह है कि रूरल बैंक से किसानों, लैंडलेस लेबर्स और आर्टिजन को अब तक कितने प्रतिशत की सहायता मिली है और पिछड़े हुए वर्गों को सहायता देने के लिये सरकार क्या क्या कदम उठाना चाहती है ताकि इस वर्ग को ज्यादा से ज्यादा सहायता मिल सके ।

SHRI H. M. PATEL : I would require notice for this question because it does not arise out of the question. that is put here.

SHRI JAGAN NATH BHARDWAJ : Will the Minister be pleased to state whether there is any proposal to open a rural bank in Himachal Pradesh and if so, at what place ?

SHRI H. M. PATEL : I will have to have notice for this question.

श्री प्यारे लाल कुरील उर्फ तालिब : क्या मैं माननीय मंत्री जी से पूछ सकता हूँ कि क्या कोई स्पेशल अरेंजमेंट है, यानी वगैर इंटरेस्ट के कर्जा देने का हरिजनों को, वीकर सेक्शंस को, छोटे किसानों को ? इन सबको के लोग कोई सेक्योरिटी तो दे नहीं सकते हैं इसलिए इन रूरल बैंक्स में क्या कोई ईजी टर्म पर वीकर सेक्शंस के लोगों को कर्ज देने का अरेंजमेंट किया गया है ?

SHRI H. M. PATEL : The weaker sections would be assisted by the rural banks in the same way as any other person. In fact, the rural banks are intended to assist those sections of the people who are

not able to receive bank credit facilities from other ordinary commercial banks or co-operative societies. There is no reason why any particular section of the population would be left out of assistance by the rural banks.

SHRI SANAT KUMAR RAHA : Sir, there are three types of banking agencies in the country—the one is co-operative banks, the other nationalised banks and the third rural banks. I would like to know from the hon. Minister whether there is any machinery to prepare bankable schemes and also any machinery to co-ordinate the functions of these banks. Just as there is the Banking and Revenue Department, is there any machinery to prepare bankable schemes ?

SHRI H. M. PATEL : Well, Sir, there is a banking department at present but it is not the banking department which can do the co-ordination of the activities of banks in any particular area. However, there are periodic reviews in order to see whether the functions that each type of bank is expected to discharge, are being discharged satisfactorily and the purposes for which each type of bank is there, are being served in a proper manner.

SHRI SANAT KUMAR RAHA : My question is not answered. Is there any machinery to prepare bankable schemes and also to co-ordinate their functions ?

SHRI H. M. PATEL : I have given the answer. It seems to me that there is no question of special plans to be prepared. Each type of bank is expected to meet the credit requirements of the people in the area. The rural banks came into existence because it was felt that certain sections of the people were not receiving the required credit facilities from other sources.

श्री सुन्दर सिंह भंडारी : श्रीमन्, मैं मंत्री जी से यह जानना चाहता हूँ कि ग्रामीण बैंकों की आवश्यकता मूल रूप से इस कारण उपस्थित हुई थी कि ग्राम के क्षेत्रों में रहने वाले व्यक्तियों को मिलने वाले कर्ज की जो प्राचीन व्यवस्था थी, और जिसमें सुधार की आवश्यकता थी, वह समाप्त कर दी गई ? अभी भी केवल

51 बैंक स्थापित हुए हैं और मंत्री जी इस बात को स्वीकार करेंगे कि बैंक सभी राज्यों में नहीं हैं, कुछ ही राज्यों तक इन की सेवाएं उपलब्ध हैं। तो जब तक सब राज्यों में ग्रामीण बैंकों का विस्तार करने की व्यवस्था नहीं होती तब तक ग्राम में रहने वाले साधारण नागरिक को अगर कर्ज की आवश्यकता हुई तो वह कहाँ से पूर्ति होगी ? इसलिए क्या इस प्रकार से कुछ व्यक्तियों को लाइसेन्सेज देकर कर्ज दे सकने की योजना सरकार के विचाराधीन है ?

SHRI H. M. PATEL : The Government has no scheme to entrust the task of meeting these requirements through any private organisations. The Government has already opened 47 regional rural banks in 16 States covering 85 districts and, as I have already said, it is our intention to go on establishing further banks in rural areas. This thing must take some time.

SHRI BRAHMANANDA PANDA : Sir, in reply to the question of Mr. Ibrahim Kalaniya, the hon. Minister said that there was no immediate necessity of opening a rural bank in Gujarat. May I know from the hon. Minister how he came to this conclusion and also will he disclose the source of information for the benefit of the House ?

SHRI H. M. PATEL : As I have stated, State Governments were consulted before in the matter of rural banks and the State Government of Gujarat had, at that time, expressed the view that in their State the co-operative organisation was functioning so efficiently that they did not consider it necessary to open rural banks. But the question can always be looked into.

Jorhat Airport

*2. **SHRI NABIN CHANDRA BURAGOHAIN :** Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state :

(a) whether it is a fact that the amount sanctioned for the construction of the

building for the Jorhat airport during the financial year 1976-77 has lapsed ; and

(b) if so, what steps Government propose to take for early construction of the building at the said airport ?

THE MINISTER OF TOURISM AND CIVIL AVIATION (SHRI PURUSHOTTAM KAUSHIK) : (a) and (b) An amount of Rs 6.2 lakhs was provided in the Budget grant for 1976-77 for acquisition of land, construction of apron and taxi track and terminal building. The physical possession of the land could only be taken on 11-3-77 after removal of the encroachments. The funds provided for 1976-77 could not, therefore, be utilised. However, a sum of Rs. 10 lakhs has been provided for this work in the Budget for 1977-78 and the work is likely to be awarded shortly.

SHRI NABIN CHANDRA BURAGOHAIN : May I know from the hon'ble Minister whether his Ministry has identified the causes for the inordinate delay in the implementation of the construction of Jorhat airport building ?

श्री पुरुषोत्तम कौशिक : उपसभापति महोदय, इस कार्य के लिए '56 से ही जमीन अधिग्रहण करने का प्रयत्न किया जा रहा था। दो बार जमीन मिली लेकिन सुरक्षा विभाग ने उस को अपने उपयोग में ले लिया। उसके बाद तीसरी बार जो जमीन अधिग्रहण करने की कोशिश की गयी तो उस में कुछ एनक्रोचमेंट्स थे उन को हटाने के बाद वह जमीन अभी "77 में उपलब्ध हुई है और इस कारण बिलम्ब हुआ।

SHRI NABIN CHANDRA BURAGOHAIN : May I know from the hon'ble Minister whether this inordinate delay in the implementation of the construction has been caused by the apathy of some irresponsible official of the Ministry ?

श्री पुरुषोत्तम कौशिक : रिकार्ड के अनुसार ऐसा कुछ प्रतीत नहीं होता।