156

Bhopal in 1969, in Bhuvaneshwar in 1973 and at New Delhi in 1974 exhorting the State Governments to reorganise their drug control organisation on proper lines. Although there has been some improvement in the control enforcement country, the overall position is still not very satisfactory.

## †Institutional Credit to Farm Sector

SHARMA: 613 SHRI YOGENDRA SHRI S. KUMARAN. SHRI B. D. BARMAN:

Will the Minister of AGRICULTURE . AND IRRIGATION 1 e pleased to state:

- (a) whether it is a fact that the total flow of institutional credit to the farm sector has increased considerably during the Fourth Five Year Plan period and the percentage of the overdue out of this credit due for repayment has also increased;
- (b) if so, the total credit granted at the beginning and at the end of the Fourth Five Year Plan and the amount due for repayment and actually paid; and
- (c) the steps proposed to be taken to collect the amount due for repayment?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND IRRIGATION (SHRI SHAH NAWAZ KHAN): (a) and (b). It is a fact that the total flow of institutional credit to the farm sector increased during Fourth Five Year Plan period. However, firm figures of the total credit granted and recovered at the end of 1973-74 are not yet available. Taking the comparative figures as at the

end of 1969-70 and at the end of 1972-73, it is found that the percentage of overdues to demand decreased in the case of short and medium term cooperative credit, but there was an increase in the percentage of overdues in the case of long term credit disbursed by Cooperative Land Development Banks. In the case of direct agriculadvances made by Scheduled Commercial Banks the percentage of overdues was 50.8 as on the 30th June. 1972

(c) So far as the cooperative sector is concerned, the State Governments have been advised to improve the climate for recovery, take coercive action against wilful defaulters, streamline loaning policies and procedures of the banks and the societies and re-organise and revitalise the cooperative credit structure. So far as the Scheduled Commercial Banks are concerned, the banks contact the borrowers and persuade them to repay the loans. Failing these measures, legal action is taken to realise the loars from out of the tangible assets mortgaged/pledged with them. The banks are also reorganising their structure and adopting efficient follow-up measures for ensuring better supervision over the enduse of credit. The Reserve Bank of India have also issued guidelines fixing repayment schedules in a more realistic manner. All these measures are expected to result in an improvement of the recovery position.

## †Marketing Laws

687. SHRI SANAT KUMAR RAHA. Will the Minister of AGRICULTURE AND IRRIGATION be pleased to state:

(a) whether the Central Government have issued any guidelines for implementation of marketing laws in different States; and