

†THE MINISTER OF TOURISM AND CIVIL AVIATION (DR KARAN SINGH) (a) and (b) Anticipation of drought one or two years in advance is not possible in the present state of scientific knowledge. However, under a scheme included in the Fifth plan, intensive research will be undertaken to evolve criteria to forecast incidence of droughts a few weeks in advance.]

#### Branches of Nationalised Banks

683 SHRI SANAT KUMAR RAHA Will the Minister of FINANCE be pleased to state the number of villages in the

country covered by the nationalised banks, and the number of rural and urban branches of the nationalised banks?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRIMATI SUSHILA ROHATGI) As at the end of December, 1972 4899 rural centres in the country had bank offices. Of these 4188 centres had offices of Public Sector Banks.

Population groupwise classification of offices of different bank groups as at the end of December, 1972 is set out in the table below

Bank Group	Rural	Semi-urban	Urban	Metropolitan/port Towns	Total
Public Sector Banks	4467	3683	2011	1905	12066
Other Commercial Banks	857	905	450	461	2673
Total	5324	4588	2461	2366	14739

#### Undeclared and Untaxed Income

684 SHRI GANESH LAL MALI Will the Minister of FINANCE be pleased to state

(a) what percentage of income of the individuals and firms remains undeclared and untaxed per annum and

(b) what measures have been evolved to detect the income of non-salaried class, including small businessmen, small industrialists, craftsmen and other wage earners and what percentage of taxable income goes untaxed in relation to them?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI K. R. GANESH) (a) and (b) It is not possible to have a correct estimate of annual undeclared income of individuals and firms. The Direct Taxes Enquiry Committee have in their report estimated the income on which tax was evaded for 1968-69 by all categories of assessee at Rs 1400 crores. Administrative and legislative measures taken from time to time for fighting tax

evasion apply equally to big and small cases. In particular recent measures such as spot assessment scheme, summary assessment scheme, mass communication programme and increased accent on surveys are all intended to bring to tax such income.

#### Rural and Urban Indebtedness

685 DR V. B. SINGH Will the Minister of FINANCE be pleased to state :

(a) the extent of indebtedness and prevalence of usury and their impact on the rural and urban population and

(b) the steps that Government propose to take to afford relief to the vulnerable section of the debtors

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRIMATI SUSHILA ROHATGI) (a) The Reserve Bank of India carried out an All India Debt and Investment Survey for 1971-72 both for urban and rural areas in collaboration with National Sample Survey Organisation and the State Governments. The results are being tabulated. These are expected to be ready by the end of 1973.

(b) Relief to the vulnerable sections of community is provided by the State Governments in the form of debt relief legislation and Moneylenders Act. These enactments provide for moratorium on debts, scaling down of debts, repayment of scaled down debts in instalments, compulsory repayment of interest and principal, legal restrictions on unreasonable exactions of money lenders etc. Other appropriate relief measures, are also taken by the State Governments for these sections of the community in times of distress. Cooperative banks and societies also come to the rescue of such debtors by providing them with loans at reasonable rates of interest to repay old accumulated debts.

#### Rules governing Pilots

686. SHRI JOACHIM ALVA : Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state what are the rules and regulations governing the duties of the pilots of Indian Airlines?

THE MINISTER OF TOURISM AND CIVIL AVIATION (DR. KARAN SINGH) : Pilots of Indian Airlines are required to comply with the relevant provisions of the Aircraft Rules relating to general conditions of flying, general safety conditions, operation of air transport services etc. as also special directions issued by the Director General of Civil Aviation from time to time. Their duties and responsibilities are specified in the Corporation's Operations Manual.

#### Assistance from the Industrial Credit and Investment Corporation of India

687 SHRI K. B. CHETTRI :  
SHRI N. R. CHOUDHURY :  
SHRI SARDAR AMJAD ALI :  
SHRI HARSH DEO MALAVIYA :  
DR. R. K. CHAKRABARTI :  
MISS SAROJ PURUSHOTTAM  
KHAPARDE :

Will the Minister of FINANCE be pleased to state :

(a) the financial assistance given by the Industrial Credit and Investment Corporation of India to the large industrial houses and the small and medium industries

separately during the last two years; and

(b) the purpose for which such assistance was given?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRIMATI SUSHILA ROHATGI) : (a) and (b) The information is being collected and will be laid on the Table of the House to the extent available.

#### Financial assistance to the plantation industry

688 SHRI K. B. CHETTRI :  
SHRI SARDAR AMJAD ALI :  
SHRI N. R. CHOUDHURY :  
MISS SAROJ PURUSHOTTAM  
KHAPARDE :  
DR. R. K. CHAKRABARTI :

Will the Minister of COMMERCE be pleased to state :

(a) whether Government are aware that financial assistance given to the plantation industry has not been utilised for the purpose it was granted for; and

(b) if so, the action taken in the matter?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI A. C. GEORGE) : (a) and (b) In general there has been no non-utilisation of financial assistance given to Plantation Industry for the purpose it is granted for. However, as and when a case of default comes to the notice of the Commodity Board concerned, prompt action for recovery is taken.

#### Manufacture of crimped yarn

689. SHRI KRISHAN KANT :  
SHRI KOTA PUNNAIAH :  
DR. Z. A. AHMAD :  
SHRI J. S. TILAK :  
SHRI KALI MUKHERJEE :  
SHRI A. G. KULKARNI :  
SHRI CHANDRA SHEKHAR :

Will the Minister of COMMERCE be pleased to state :

(a) whether Government propose to import machinery for the manufacture of crimped yarn, and

(b) if so, the details thereof?