

DR. BHAI M UIAVIR : But, Sir, I wanted to know. . .

MR. CHAIRMAN : . . . The question is quite clear but he has not got the figures.

DR. BHAI MAHAVIR : How much total loan has gone to big business houses and how much to small business houses?

MR. CHAIRMAN : He says he will give you later.

DR. BHAI MAHAVIR : Will he come out and give the information ?

SHRI Y. B. CHAVAN : If he puts a specific question, I will certainly get it worked out and give him. But I am sorry I will not be able to give that information in a supplementary.

This is a valuable information. If he puts a specific question it will be on record.

SHRI JOACHIM ALVA : The honourable Minister knows that from the large industrial finance corporations figures come to the Ministry. I want to know what directives he issues to these investment corporations (specially wherein, loans are advanced to large business houses sometimes without interest to the extent of 2 crores, 3 crores or 4 crores—for example, to Tatas; they have been given in the past. And yet they are permitted to start or take over newspapers and the small newspapers are unable to get on with their papers. Tatas and associate capitalists have taken over Statesman. Let us go to the Indian Express. . .

MR. CHAIRMAN : Please put your question.

SHRI JOACHIM ALVA : I say you are impatient with me. Why are you so impatient ?

MR. CHAIRMAN : No, no, please. I am not impatient. You put your question.

SHRI JOACHIM ALVA : I am putting my question. I have done it for twenty years. You must be like the Speaker of the House of Commons. Excuse me, Sir, I beg your pardon.

How is it that the Indian Express has been given large amounts so that it can dominate Indian journalism? So also the Times of

India and other papers, and the Hindustan Times especially. How is it that you have allowed the investment corporation grant them loans of Rs. 50 lakhs to move from one place to another in Delhi while small newspapers cannot easily get Rs. 1 lakh or Rs. 2 lakhs or Rs. 50,000 or Rs. 10,000 ? How do you hold the scales even ?

SHRI Y. B. CHAVAN : This detailed information is not with me. If he wants specific information, I will give him later.

### शिक्षित बेरोजगारों को ऋण

\*322. श्री देवदत्त कुमार कीकाभाई पटेल :

डा० भाई महावीर : †

श्री जगदम्बी प्रसाद यादव :

श्री मान सिंह वर्मा :

श्री सुन्दर सिंह भंडारी :

श्री लाल आडवाणी :

श्री जगदीश प्रसाद माथुर :

श्री ना० क० शेजवलकर :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि सिंडीकेट बैंक ने चालू वर्ष में 3 करोड़ रुपये की राशि से शिक्षित बेरोजगार व्यक्तियों को व्यवसाय अथवा छोटे पैमाने के सर्विस यूनिट चलाने के लिए ऋण देने की योजना आरम्भ की है।

(ख) अन्य किस-किस बैंक ने इस प्रकार की योजना चालू की है और अब तक कितने बेरोजगार व्यक्तियों को ऋण दिये गये हैं; और

(ग) इस सम्बन्ध में सरकार की क्या प्रतिक्रिया है ?

### J [LOANS TO EDUCATED UN-EMPLOYED

\*332. SHRI DEVDATT KUMAR  
KIKABHAI PA'EL : DR.  
BHAI MAHAVIR f SHRI J.  
P.YADAV:

(The question was actually asked on the floor of the House by Dr. Bhai Mahavir. H / English translation,

SHRI MAN SINGH VARMA :  
SHRI SUNDAR SINGH  
BHANDARI: SHRI LAL  
K. ADVANI : SHRI JAGDISH  
PRASAD  
MATHUR: SHRI N. K.  
SHEJWALKAR :

**वित्त मंत्री** Will the Minister of  
FINANCE be pleased to  
state :

(a) whether it is a fact that the Syndicate Bank has introduced a scheme during the current year with Rupees three crores to give loans to the educated un-employed persons for business or small-scale service units ;

(b) which of the other banks has started such a scheme and how many un-employed persons have so far been given loans ; and

(c) what, is the reaction of Government in

**वित्त मंत्री (श्री य० ब० चव्हाण) :** (क)  
से (ग) एक विवरण सभा-पटल पर रख दिया  
गया है।

#### विवरण

(क) सिण्डिकेट बैंक ने कुछ "आत्म-नियो-जनालय" (सेल्फ एम्प्लायमेन्ट क्लिनिक) स्थापित करने की एक योजना बनायी है। आरम्भ में ये नियोजनालय कुछ राज्यों की राजधानियों में तथा सिण्डिकेट बैंक के लिये निर्धारित किये गये "सीड" जिलों में शुरू किये जाएंगे। बैंक की आशा है कि वह 1973 के अन्त तक आत्म-नियोजन योजना के अन्तर्गत 3 करोड़ रुपये लगा सकेगा और उससे 3000 से 4000 पढ़े-लिखे व्यक्तियों को रोजगार मिल सकेगा।

(ख) और (ग) जैसा कि माननीय सदस्यों को मालूम है, भारतीय रिजर्व बैंक ने आत्म-नियोजित व्यक्तियों के संदर्भ में विशेष ऋण योजनाओं की समीक्षा करने के लिये श्री ठक्कर की अध्यक्षता में एक समिति नियुक्त की थी। समिति की रिपोर्ट उपलब्ध होने के बाद रिजर्व बैंक ने मार्च, 1971 में बैंकों के लिये विस्तृत this connection ?]

मार्गदर्शी सिद्धान्त जारी किये। शिक्षित युवक-वर्ग के लिये रोजगार के नये अवसर उत्पन्न करना, सरकारी क्षेत्र के बैंकों के बुनियादी उद्देश्यों में से एक है जो उन्होंने अपने सामने रखा है। तदनुसार इन सभी बैंकों ने शिक्षित बेरोजगार व्यक्तियों को ऋण देने के लिये अनेक योजनाएं बनायी हैं। पहली अप्रैल, 1971 से ऋण गारण्टी निगम की स्थापना की गयी है और इस योजना के अन्तर्गत बैंकों द्वारा व्यावसायिक और आत्म-नियोजित व्यक्तियों तथा अन्य छोटे कारखानों के लिये उपलब्ध की जाने वाली ऋण सुविधाओं के लिये गारण्टी दी जाती है। जून, 1971 के अन्त में सरकारी क्षेत्र के बैंकों के पास "व्यावसायिक और आत्म-नियोजित व्यक्ति" वर्ग के अन्तर्गत खातों की संख्या 41,109 थी।

[THE MINISTER OF FINANCE/  
**वित्त मंत्री** SHRI V. B. CHAVAN) : (a) to (c) A  
Statement is laid on the Table of the House.

#### STATEMENT

a The Syndicate Bank has formulated a scheme for setting up a few "self-employment." Initially these clinics will be started in some of the State Capitals and in the lead districts allotted to the Syndicate Bank. The Bank expects to be able to channelise Rs. 3 crores under the self-employment scheme up to lie end ni' 1972 and this may set up in employment about 3000 i" 4000 educated people.

(b) and ^c) As the hon'ble Members are aware, the Reserve bank of India had appointed a Committee under the Chairmanship of Shri Thakkar to pi cial credyit schemes with reference to self-employed persons. After thi Committee's report became available, the Reserve Btmk of India issued detailed guidelines to ihe banks in March 1971. Creation of new avenues of employment for educated youth is one of the basic objectives which has been placed by the public sector banks before themselves. All these banks have accordingly prepared several schemes for loans io ihe educated unemployed persons. A Credit Guarantee Corporation has been set up -ince Lt April 1971 and under this scheme, guarantee is extended to the credit

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facilities made available to professional and self-employed persons and other small business by banks. The number of accounts under the category 'professional and self-employed persons' with the public sector banks at the end of June 1971 was 41,109.

DR. BHAI MAHAVIR : May I know when the guidelines were issued by the Reserve Bank to the various nationalised banks and the broad features of those guidelines regarding loans to be given for the purpose of self-employment ? May I also know if the figure that is given here—in part (a) Rs. 3 crore—would create jobs for 3,000 to 4,000 people ? Is the honourable Minister aware of the type of projects for which these loans are given because if they are small-scale projects or small industries, the jobs created should be at least five times the jobs that are being created or are likely to be created because of the investment or loan of Rs. 3 crores ? May I know the type of jobs if you are aware of them ?

SHRI Y. B. CHAVAN : It is very difficult for me to illustrate. Suppose somebody wants to start even a pan' shop, suppose somebody wants to start a clinic or some small person wants to start some sort of consultancy work or some engineer wants to start a contractor's business. I can multiply these things and the honourable Member also can help me in these things. These are all the types of work that certainly create employment and these persons can create jobs; for others also.

DR. BHAI MAHAVIR : Why I asked the question is that the Planning Commission has given some figures of how much investment would create how many jobs. Are there any guidelines given in order to see that the loans are disbursed in a way that projects which create sufficient jobs get them ? Suppose Rs. 10,000/- are invested just to create job for one person. In a poor country with limited resources, it is not possible to afford this much of investment for one job. Secondly, you have set up the Credit Guarantee Corporation and you are guaranteeing credit advanced to individuals. I would like to know whether according to the conditions that govern advance of loans it is necessary for a person to have some property or whether his credit worthiness is exclusively his capability to work and produce. Has the criterion of having some

properly been removed from these conditions of credit worthiness ?

SHRI Y. B. CHAVAN: As far as the Credit Guarantee Corporation is concerned, the emphasis is not on the security of the property as such. Certainly there will be some emphasis on that because naturally they will have to make a judgment of the person also and about his technical knowledge, his reliability and possibly they would like to know his history also. But the emphasis is not on the property. The emphasis is on the viability of the scheme and the capability of the person as such.

DR. BHAI MAHAVIR: What about the other part of my question, namely, investing Rs. 10,000/- for creating job for one person ?

SHRI Y. B. CHAVAN : This is a matter that can be argued. One can calculate in terms of so much investment and find out how many people can get jobs out of that investment. But this sort of arithmetical calculation does not work. The main emphasis is whether we can create employment opportunities for persons who are capable of getting employment for themselves. The idea is not to create the other feeling. Some body may start a big industry and anybody can go there with an application for a job. But we want to create a feeling that people who invest have to work for themselves. Thacker Committee was appointed particularly for this purpose. That committee has gone into details and they have given certain illustrations also as to how jobs can be done.

श्री मान सिंह वर्मा : श्रीमान्, जहाँ तक कि मेरी जानकारी है सिंडीकेट बैंक तो बैंक नेशनलाइजेशन से पहले ही इस प्रकार की सुविधाएँ दे रहा था और जैसा कि आपने अपने वक्तव्य में कहा है कि 3 करोड़ रुपया उसने इसके लिये रखा है परन्तु आपने अपने वक्तव्य में यह बताने का कष्ट नहीं किया कि सिंडीकेट बैंक की तरह से ऐसे कौन-कौन से बैंक्स हैं जिन्होंने इस प्रकार की योजना अपने यहाँ लागू की है।

और जैसा कि आपने अपने वक्तव्य में बताया है कि क्रेडिट गारंटी कारपोरेशन अप्रैल, 1971 ई० में स्थापित किया तो इसकी स्थापना के पश्चात्

उससे लोन लेने के लिये अंडर दैट स्कीम कितने आवेदन-पत्र आये, उसके लिये कितनी राशि निश्चित की गई थी ? और आपने बताया है कि 41,109 को दिया गया है तो इससे पता चलता है कि यह तो बहुत छोटी संख्या है। या तो आवेदन-पत्र आये नहीं थे या लोन दिया नहीं गया था या इस प्रकार की कंटीशन थी कि जो शिक्षित वर्ग है वह उसको पूरा नहीं कर पाता था।

SHRI Y. B. CHAVAN: To the question whether other banks are also preparing some schemes, my information is that the question was put to the Syndicate Bank and they have tried to get the details. But my information is that about eleven other banks are also preparing some schemes. The State Bank of India itself has certainly some scheme to give loans and help technical entrepreneurs and that scheme is in operation for some time now. Very recently, I myself had a very long discussion with the Custodians themselves in which I emphasised the need for implementation of the Thacker Committee report because this is a new direction in which nationalised banks can function. They should prepare and produce viable schemes to attract young people to implement those schemes. We will also get some further knowledge about it, about how to help the people who want to have this self-employment scheme and I am sure if we allow some time for the banks they will be preparing some schemes and they will be available.

**श्री मान सिंह बर्मा :** यह बताने का कष्ट कीजिए कि इस योजना के अंतर्गत कुल कितनी धनराशि निश्चित गई है ?

**श्री सभापति :** आपने यह सवाल पूछा था ?

**श्री मान सिंह बर्मा :** हाँ, मैंने पूछा था।

SHRI Y. B. CHAVAN : HT have to give merely some figures about the number of people who have got it under this scheme. it is not possible now because I have not got the figures. From the very beginning of nationalisation a large number of small accounts have been created for the small traders and small businessmen.

SHRI V. B. RAJU ; Well, Sir, will the hon. Minister be pleased to tell whether, in the nationalised banking organisations, any technical consultancy wing is constituted as a part of the banking organisation to advise on the granting and disbursement of the loans to the technical personnel and also to help and guide the borrowers on the correct use of the loans given ? I ask this question, because now we are thinking in terms of getting employment for the technical personnel and you are accepting schemes prepared by them and this is going in a haphazard way. I want to know whether then: is a technical wing in the nationalised banking organisations for the borrower! to do insult.

SHRI Y. B. CHAVAN : Technical cells are being built up. But I cannot say that they are in a position to give technical advice to the customer. Therefore, we are trying to see that whenever some of the projects come to them, they will certainly look at them from the point of view of the bank's interests in the technical part and we are emphasising that it is necessary for the banks should have some technical cells and they are gradually doing.

SHRI V. B. RAJU : Sir, I wanted to know...

SHRI Y. B. CHAVAN : Just wait. I, for example, now I can tell you that the banks are going into the agricultural areas, that is, granting agricultural loans for the first time. Naturally, when they come into field of agricultural loans, technical assistance will be necessary, the assistance of persons who know about agriculture and they are building up technical cells in the sense that they are appointing specialised persons in agriculture to give advice in the case of agricultural problems. That is now the cells are being built up.

SHRI V. B. RAJU : Sir, my point is that it is not merely lending the money, but watching how the money is being expended correctly or how it is not being expended correctly. That is my point. So, Sir, it is not like the money lender lending the money and seeing that the money is repaid.

MR. CHAIRMAN : AU right.

SHRI Y. B. CHAVAN : Generally, Sir, the technical cells are being built up. But, even

then I would say that is very difficult for every bank to come and see the operation of every account as such.

SHRIBALACHANDRA MENON: Sir, if viable projects are placed before the banks, will the Government see to it that the banks advance sufficient share capital to the boys who want to start industries and the banks give loans and guarantees? If some such scheme is placed before the banks will the Government accept that and look into it?

SHRI V. B. CHAVAN: The Government has certainly accepted this policy. But, ultimately the merits of the scheme will have to be seen by the banks themselves.

SHRI A. KHARALI KUAN: Sir, after the instructions from the Government of India, the banks are taking greater interest in supplying the capital. But they delay so much and there is so much delay in supplying capital that these

entrepreneurs get frustrated. In view of this, may I know what plans or what measures will the hon. finance Minister take to see that these things are expedited as much as possible?

SHRI V. B. CHAVAN: I am making efforts in so far as delays are concerned. Sometimes we find that the information that is asked for is in a more complicated form and we are trying to simplify these forms. Well, Sir, at the moment, I can only say that I can look into this problem and I am talking about these problems and I can continue to look into it. This is all that I can do in this matter. If you give some typical cases of delay, I will certainly have them analysed and looked into also.

SHRI A. D. MAM: Sir, may I ask the hon. Finance Minister whether, in regard to the scheme which is now being operated by the Syndicate Bank, differential rates of interest for a period of one or two years will be given to persons to set up their establishments, because you cannot expect the unemployed to pay you 10 or 9 per cent interest.

Would the Minister examine the possibility of giving them the benefit and charge them 6 per cent on the loans given to them?

SHRI V. B. CHAVAN: It is a good suggestion. We will consider it.

MR. CHAIRMAN: Mr. Schamnad. Last question.

SHRI HAMID ALI SCHAMNAD: Each bank has got its own scheme for advancing loans or giving credit facilities. Instead of that, will the Government consider having a uniform policy for all the nationalized banks and having one scheme of advancing loans and credit facilities?

SHRI Y. B. CHAVAN: The policy is the same. But the banks look into their own areas where they are operating, and it also depends on the type of applications they have to deal with. But the approach is the same; the policy is the same.

MR. CHAIRMAN: Next question.

\*333. [The questioners (Shrimati Vinai Panjab Deshmukh, Shri V. T. Nagpure, Shri Vithal Godgil, Shri A. G. Kulkarni, Shri D. S. Sarnkar and Shri S. B. Bobde) were absent. For answer vide col. 33 infra].

\*334. [Transferred to the 9th December, 1971].

#### BAN ON HUNTING OF WILD ANIMALS

\*335. SHRI A. D. MANI: Will the Minister of TOURISM AND CIVIL AVIATION/पर्यटन और नागर विमानन मंत्री be pleased to state:

(a) whether he stated in Poona on August 26, 1971 that there should be a ban on hunting of wild animals in India; and

(b) if so, what other steps would Government take to encourage wild life all over the country?

THE MINISTER OF TOURISM AND CIVIL AVIATION/पर्यटन और नागर विमानन मंत्री (DR. KARAN SINGH): (a) Commenting upon the destruction of the tiger and the sharp depletion of wild life in general, a suggestion was made that Shikar outfitters should switch over from wild life shikar to wild life tours.

(b) Among the important steps taken by Government in consultation with State Governments to conserve wild life are:

(1) Protection of rare and vanishing species.