

स्टेट बैंक आफ इंडिया द्वारा लघु उद्योगों को दिये गये ऋण

*563. श्री रामकुमार भुवालका :

क्या वित्त मंत्री यह बताते की कृपा करेंगे कि :

(क) प्रत्येक राज्य में ऐसे व्यक्तियों की संख्या कितनी है, जिन्हें स्टेट बैंक आफ इंडिया द्वारा लघु उद्योगों को सहायता करने की अपनी योजना के अन्तर्गत 1963-64 तथा 1964-65 के वर्षों में ऋण दिये गये; और

(ख) उपरोक्त ऋण व्याज की किस दर पर दिये गये ?

†[LOANS ADVANCED BY STATE BANK OF INDIA TO SMALL-SCALE INDUSTRIES

*563. SHRI R. K. BHUWALKA : Will the Minister of FINANCE be pleased to state :

(a) the number of persons in each State to whom loans were advanced by the State Bank of India during the years 1963-64 and 1964-65 under its scheme to assist small-scale industries; and

(b) the rate of interest on which the above loans were advanced ?]

THE MINISTER OF FINANCE (SHRI SACHINDRA CHAUDHURI):

(a) and (b) Details of the loans sanctioned during the years 1963-64 and 1964-65 in each State and Union Territory are not readily available. A Statement showing the particulars State-wise of the loans sanctioned against working capital requirements (which account for about ninety per cent of the total loans and advances) and another Statement showing the rates of interest at which these loans were sanctioned are placed on the Table of the House.

STATEMENT

I. State-wise distribution of small-scale industrial units assisted by the State Bank of India

Name of the State or Union territory	As on 31-3-63	As on 31-3-64	As on 31-3-65
Andhra Pradesh	152	237	537
Assam	27	35	46

†[] English translation.

Name of the State or Union territory	As on 31-3-63	As on 31-3-64	As on 31-3-65
Bihar	105	121	140
Delhi	228	239	263
Goa	..	6	5
Gujarat	120	244	284
Jammu & Kashmir	15	18	32
Himachal Pradesh	1	1	4
Kerala	39	57	185
Madhya Pradesh	162	248	301
Madras	337	548	1085
Maharashtra	332	594	733
Mysore	79	107	368
Orissa	45	52	54
Punjab	716	713	837
Rajasthan	73	84	108
Tripura	1
Uttar Pradesh	644	764	970
West Bengal	218	272	379
Pondicherry	6	16	26
TOTAL	3289	4356	6358

II. Table showing the rates of interest charged by the State Bank of India in respect of advances to small-scale industries

Category	As from			
	As on 1-1-63 %	1-4-63 %	1-10-64 %	18-2-65* %
(i) Against the pledge of goods under lock and key.	5½	6	6½	7½
(ii) Against hypothecation where the cost of the godown keeper is borne by the borrower.	6	6½	6½	7½
(iii) Against hypothecation where the cost of the godown keeper is borne by the Bank.	6½	7	7½	8½
(iv) Other advances generally.	6½	7	7½	8½
(v) Term Loans	..	6½	7	7½ 8½
(vi) Instalment credit loans.	6/6½	6/6½	8	9

*The rates of interest have been increased further by ½% with effect from 1st January, 1966 (except in regard to term loans, in respect of which the rates were increased by ¼% with effect from the same date.

†[विस्त मंत्री (श्री शचीन्द्र चौधरी) :
(क) और (ख) 1963-64 और 1964-65 में प्रत्येक राज्य और संघीय राज्य क्षेत्र के लिए जो ऋण मंजूर किये गये उनका व्योरा इस समय उपलब्ध नहीं है। सभा की भेज पर दो विवरण रख दिये गये हैं जिनमें से एक में कार्यचालन पूंजी की आवश्यकताओं पर (जो कुल ऋणों और अग्रिमों का लगभग 90 प्रतिशत है) मंजूर किये गये ऋणों का राज्य-वार व्योरा दिया गया है और दूसरे में व्याज की वे दरें दी गयी हैं जिन पर ये ऋण मंजूर किये गये।

विवरण

I छोटे पैमाने के उन औद्योगिक एककों का 'राज्य-वार' वितरण जिन्हें भारतीय राज्य बैंक से सहायता मिली

राज्य या संघीय राज्य क्षेत्र का नाम	31-3- 63 को	31-3- 64 को	31-3- 65 को
आंध्र प्रदेश	152	237	537
असम	27	35	46
बिहार	105	121	140

राज्य या संघीय राज्य क्षेत्र का नाम	31-3- 63 को	31-3- 64 का	31-3- 65 को
दिल्ली	228	239	263
गोआ	—	6	5
गुजरात	120	244	284
जम्मू और कश्मीर	15	18	32
हिमाचल प्रदेश	1	1	4
केरल	39	57	185
मध्य प्रदेश	162	248	301
मद्रास	337	548	1085
महाराष्ट्र	332	594	733
मैसूर	79	107	368
उड़ीसा	45	52	54
पंजाब	706	713	837
राजस्थान	73	84	108
त्रिपुरा	—	—	1
उत्तर प्रदेश	644	764	970
पश्चिम बंगाल	218	272	379
पांडीचेरी	6	16	26
जोड़	3289	4356	6358

II भारतीय राज्य बैंक द्वारा छोटे पैमाने के उद्योगों को दिये गये अग्रिमों के व्याज की दरों का तालिका

किस्म	1-1-63 को प्रतिशत	5-4-63 से प्रतिशत	1-10-64 से प्रतिशत	18-2-65* से प्रतिशत
(i) गिरवी रखे सामान के बदले, जो ताले में बन्द हो।	5½	6	6½	7½
(ii) दृष्टिबन्धक (हाइपो-थीकेशन) के बदले, जिसमें सामान को गोदाम में रखने का खर्च ऋण लेने वाले द्वारा उठाया जाता है।	6	6½	6¾	7¾

किस्म	1-1-63 को प्रतिशत	5-4-63 से प्रतिशत	1-10-64 से प्रतिशत	8-12-65 से प्रतिशत
(iii) दृष्टिबन्धक (हाइपो-थीकेशन) के बदले, जिसमें सामान को गोदाम में रखने का खर्च बैंक द्वारा उठाया जाता है।	6½	7	7½	8½
(iv) अन्य अग्रिम, सामान्य रूप से।	6½	7	7½	8½
(v) मीयादी ऋण	6½	7	7½	8½
(vi) किस्तों में दिया जाने वाला ऋण	6/6½	6/6½	8	9

* 1 जनवरी, 1966 से व्याज की दर में 1/2 प्रतिशत की और वृद्धि कर दी गयी है (मीयादी ऋणों को छोड़ कर, जिनके व्याज की दर उसी तारीख से ¾ प्रतिशत बढ़ा दी गयी है।)]

श्री रामकुमार भुवालका : 1963 में 3,289 कारखाने वालों को दिया गया, 1964 में 4,356 कारखाने वालों को दिया गया, 1965 में 6,358 कारखाने वालों को दिया गया। क्या मंत्री जी बताएंगे कि कितना रुपया दिया गया ?

SHRI SACHINDRA CHAUDHURI: I will have to look into that. I cannot offhand give him an answer.

श्री रामकुमार भुवालका : क्या मंत्री जी बताएंगे कि इन कारखाने वालों को जो रुपए दिए गए उन पर व्याज की जो रेट ली जाती है क्या उसके कम होने की सम्भावना है जिससे उनको सहायता मिले ?

SHRI SACHINDRA CHAUDHURI: That will be speculation.

SHRI ARJUN ARORA : May I know if the attention of the Government has been drawn to the fact that the small-scale industries are not able to make much use of this facility offered by the State Bank because the State Bank does not make advances on the security of machinery and raw materials but insists on having property as security ? So the result is that as a result of this practice of the State Bank it is an assistance to the property-hold-

ers and not to the small-scale industrial entrepreneurs.

SHRI SACHINDRA CHAUDHURI: The Government's attention has not been drawn to this but if the hon. Member says it, I will have that looked into. As far as my personal knowledge goes, that is not the situation. If the State Bank wishes to have security, normally the security that the State Bank would want would be the raw materials and the finished products and the working capital and for anything beyond that, the machinery and of course naturally, the land on which the machinery stands. If that is not sufficient, there may be, in certain cases, a desire to have the advance secured by some property belonging to the people who run the small-scale industry.

SHRI I. K. GUJRAL : The basic idea of the scheme was to assist the small-scale industrialists to come up and compete. According to the Statement laid on the Table, the rate of interest has been fast rising. Is the Minister aware that whereas the rate of interest was approximately 6 per cent. in 1963, to-day it is approximately 10 per cent ? May I ask him if he would look into the matter from this point of view that this ever-increasing rate of interest is having a very adverse effect on the small-scale industrialists ?

SHRI SACHINDRA CHAUDHURI:

As the hon. Members are aware, there has been a definite rise in the rate of interest for all persons concerned in the country and so the rate of interest for the small-scale industry is really in keeping with that but I will certainly look into the matter to find out whether in the case of the small-scale industries there can be any reduction possible.

SHRI SANTOKH SINGH: The

hon. Minister stated that these loans are given against raw materials. Now I would like to let you know that when these raw materials are lying under the custody of the banks, then it becomes difficult especially for the small-scale and medium-scale industrialists to further find money to take the raw materials to their factories. Would it be possible to evolve a scheme to give further loans in the form of working capital to these industries so as to boost up their production?

SHRI SACHINDRA CHAUDHURI:

There are several organisations from which loans are given to small-scale industries, and the State Bank is one of them, and the question so far as the State Bank is concerned had been examined and is being examined from time to time to determine what is the nature of the securities on which loans can be given. Now there were various other organisations also, for example, the State Finance Corporation and like organisations and I will certainly look into and find out whether certain further liquid moneys for the small-scale industries could be made available.

SHRI M. M. DHARIA: Sir, the branches of the State Bank of India are limited to a few cities or a few towns and, naturally, those who are residing in the remote areas and rural parts of the country cannot take advantage of the various facilities afforded by the State Bank of India. Is there any scheme worked to take these branches to the rural areas of the country and, if not, will the hon. Minister consider it and try to take these branches to the rural parts of the country?

SHRI SACHINDRA CHAUDHURI:

Sir, so far as the State Bank is concerned, this House will be aware that in the last few years the State Bank has been enlarging its number of branches, and the attempt has been to take the credit as near to the rural areas as possible. That effort will be continued, and if there are other efforts, additional efforts, which are to be made, they will certainly be examined.

SHRI DEOKINANDAN NARAYAN:

May I know, Sir, the number of applications at present pending with the State Bank for disposal, and how much time is taken by the State Bank to dispose of an application after it is received? Is it not a fact that too much delay is made?

SHRI SACHINDRA CHAUDHURI:

Sir, I am afraid I cannot inform this House of the number of applications pending before the State Bank. The State Bank has in all about 1,600 branches and each branch, I take it, has got applications not only in respect of small-scale industries and medium-scale industries, but also other applications for loans. It will be difficult for me to give at this moment the number of applications pending. So far as the applications are concerned, it must take a little time, depending on the size of the loan and the nature of the application, for disposal, but I certainly do not agree that undue delay is made in the matter of examining them and taking decisions thereon.

श्री विमलकुमार मन्नालालजी चौरड़िया :

क्या श्रीमान् यह बतलायेंगे कि दिल्ली सरीखे छोटे स्थान के लिये भी 263 लोगों को, आंध्र प्रदेश में 537 लोगों को, मद्रास में 1,085 लोगों को सहायता दी लेकिन मध्य प्रदेश को, जो कि इतना बड़ा क्षेत्र है और जहाँ लघु उद्योगों के विकास की अधिक आवश्यकता है वहाँ केवल 301 लोगो को 31 मार्च 1965 तक सहायता दी गई, तो क्या कारण है कि वहाँ पर इतने कम लोगों को सहायता दी गई। क्या यह बात सही है कि हमारे यहाँ पर फार्मस के भरने बगैरह में ओर सहायता देने में रेडटै-पिज्म की वजह से इतनी कठिनाई पड़ती है।

SHRI SACHINDRA CHAUDHURI: Sir, the question put is that, comparatively speaking, there have been a larger number of applications in Madhya Pradesh and a smaller number had been accepted. Without the comparison if the question had been put, it would have been all right. Otherwise it will be very difficult for me or for the State Bank to say why there is a smaller number of loans granted in Madhya Pradesh than in other parts of the country.

श्री रामकुमार भुवालका : मंत्री जी यह जानते होंगे कि 6,358 आदमियों को, कारखाने वालों को बैंक से सहायता दी गई जबकि इतने ज्यादा कारखाने वाले सारे प्रान्तों में हैं और उनको यह तो मालूम ही है कि बैंको से रुपया मिलने में साधारण आदमी को कितनी तकलीफ होती है जिसका कि कोई बारापार नहीं है। इसलिये मैं मंत्री जी से पूछना चाहता हूँ कि साधारण आदमियों को सहायता मिले, इसके लिये मंत्री जी क्या सोचते हैं।

SHRI SACHINDRA CHAUDHURI: Well, Sir, what the hon. Member says is that there is a great deal of difficulty for the ordinary person to get loans. Unless he tells me what all those difficulties are, I am afraid I cannot give any answer.

SHRI C. D. PANDE : There is a wide range in the expression "small-scale industries", some small ones employing a sum of Rs. 1000 or so, and others as high as Rs. 10 lakhs. Thus even an industry employing Rs. 10 lakhs is a small-scale industry. May I know, Sir, what is the maximum amount a single unit can get?

SHRI SACHINDRA CHAUDHURI: I will have to find that out and tell the House.

SHRI ARJUN ARORA : In view of the complaint that it takes an unduly long time in processing applications, and in view of this fact having been mentioned on the floor of this House, will the Government order a sample survey

to ascertain that no undue delay in the processing and disposal of applications for assistance and accommodation from small-scale industries is made?

MR. CHAIRMAN : It is a suggestion for action.

SHRI SACHINDRA CHAUDHURI: I am afraid I have not accepted the suggestion that there is undue delay.

DEMAND FOR AND PATTERN OF ENERGY CONSUMPTION IN INDIA

*564. **SHRI M. P. BHARGAVA :** Will the Minister of PLANNING be pleased to state :

(a) whether Government have considered the recommendations made by the National Council of Applied Economic Research in their latest Reports on Demand for Energy in Western and Northern regions of the country;

(b) if so, whether any steps are being taken to bring about a reduction in the preponderance of non-commercial fuels in the pattern of consumption of energy in the domestic sector; and

(c) the steps being taken to implement the recommendations made by the Energy Survey Committee of Government of India?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI L. N. MISHRA) : (a) No, Sir.

(b) and (c) The Energy Survey Committee appointed by Government has made a study on the preponderance of non-commercial fuels consumed in the domestic sector and have made recommendations thereon in their report recently concluded. The report is under study by the Government of India. However, in the Electricity Sector, some of the feasible recommendations are already being pursued and implemented by stages, viz., formation of regional grids.

SHRI M. P. BHARGAVA : May I know, Sir, what the hon. Minister means