

\*279. [The questioner (Shri Ram Singh) was absent. For answer vide col. 1863-64 infra].

•280. [Deleted].

#### CREDIT CARD SYSTEM FOR PURCHASE OF FERTILIZERS

•281. SHRI JAGAT NARAIN: Will the Minister of COMMUNITY DEVELOPMENT AND COOPERATION be pleased to state;

(a) whether it is a fact that Government have formulated a scheme to introduce 'Credit Card System' for the farmers to enable them to buy fertilizers;

(b) if so, the salient features of the scheme; and

(c) the steps taken so far to implement it?

THE DEPUTY MINISTER or COMMUNITY DEVELOPMENT AND COOPERATION (SHRI B. S. MURTHY): (a) to (c) A statement is laid on the Table of the House.

STATBMKHT

The idea of a credit card for fertilizer is implicit in the simplified procedure of issuing crop loan to members of cooperative credit societies which has been evolved and recommended to the States for implementation. According to this procedure, a normal credit statement is to be drawn up for each member indicating his total short-term loan eligibility on the basis of the acreage to be cultivated under each crop. The total loan is divided into cash and kind components. Once the credit limit of a member is fixed, he will be able to draw the loan, provided he is not a defaulter in respect of any previous loan from the society. If the credit society is a distributor of fertiliser, the member will obtain his requirement of fertilizer from it against the kind component of the loan. If the society is not in-charge of fertilizer distribution, the member will obtain fertilizer from the con-

cerned distributor on the strength of slips or delivery coupons issued by the Society. Thus the procedure integrates the idea of a credit card for fertilizer with the normal credit statement, so that a member is enabled to have his limit for loan in cash and kind fixed once in the year, and to draw upon it according to his requirement. Steps have been initiated by holding field workers' conferences to get this procedure understood and implemented by cooperative societies.

श्री जगत नारायण : बजीर साहब ने जो स्टेटमेंट मुझे दिया है, उसको पढ़ने के बाद तो ऐसा मालूम होता है कि जो गरीब किसान हैं और जिन के पास तीन एकड़, पांच एकड़ छः एकड़ या दस एकड़ जमीन है, वे अगर किसी वक्त अपनी सोसाइटी से खोन लें और दे न सकें, तो जिस वक्त काश्त करने लगेंगे तो इस तरीके से उनको खाद नहीं मिल सकेगी। क्या गवर्नमेंट बतायेगी कि उनको खाद मिल सकेगी या नहीं ?

SHRI B. S. MURTHY: Co-operative credit is given to those people who are not defaulters. If cultivators of 5 acres or 1 acres have defaulted, they would not get the credit, as a result of which they cannot get the fertilisers.

श्री जगत नारायण : क्या बजीर साहब बतायेंगे कि अभी तक जो खाद वक्त पर काश्त करने वालों को नहीं मिलती रही, क्या इस सिस्टम से वह वक्त पर मिल सकेगी ?

SHRI B. S. MURTHY: Yes, Sir.

SHRI DEOKINANDAN NARAYAN: Only a few days back the Finance Minister stated somewhere in one of his speeches that the fertilisers that would be purchased by the agriculturists, the loan under that should be returned in kind. Is the idea accepted by the Government?

SHRI B. S. MURTHY: The speech is made only recently and therefore it has to be taken into consideration and again the State Governments and the co-operative institutions also should be consulted on this matter.

SHRI DEOKINANDAN NARAYAN: Did he ask the Finance Minister what he meant thereby, and will he accept his advice?

MR. CHAIRMAN: It is a suggestion for action.

SHRI ARJUN ARORA: It is a very strange reply, Sir. The Deputy Minister says that he will take the Finance Minister's speech into consideration. I thought the Government was one and the Finance Minister was somebody higher in the hierarchy than the Deputy Minister for Community Development.

SHRI C. SUBRAMANIAM: Sir, if I remember aright, the report was that somebody made the suggestion and the Finance Minister promised to consider the suggestion. It is at that fit age.

شہابی عبدالغنی - کہا وزیر صاحب  
فرمائیں گے کہ اگر کوئی چھوٹا کسان  
اپنا فرض ادا کرنے کی وجہ سے یہ  
کہہ نہیں لے پاتا ہے تو کہا اس  
میں یہ خطرات نہیں ہیں کہ اس  
آدمی ہلکے میں اس سے بہت  
زیادہ پیچھے ہیں۔

†[श्री अब्दुल गनी : क्या वजीर साहेब  
करमायेंगे कि अगर कोई छोटा किसान अपना  
कर्जा न अदा करने की वजह से यह खाद  
नहीं ले पाता है तो क्या उस में यह खतरा  
नहीं है कि अमीर आदमी ब्लैंक में उस से  
बहुत ज्यादा पैसा लें ?]

SHRI B. S. MURTHY: It is a question of credit to the farmers. Once the credit has been given to the farmer, then when the question

t[ ] Hindi transliteration.

of repayment comes, it must be paid. It is for the hon. Member to suggest what should be done.

SHRI C. M. POQNACHA: Is it a fact that in view of the actual shortage of fertilisers and also the non-availability of phosphate and potash fertilisers the credit facilities and other facilities that are arranged for to be given to the farmers by the co-operatives are "becoming more and more fruitless and are not serving any purpose?"

SHRI B. S. MURTHY: I do not think I can accept the suggestion made towards the end of the question. The whole idea is that the available fertilisers are to be distributed amongst all the cultivators. Therefore, instead of giving the co-operatives loan in cash, it is divided into two parts: a portion is given in cash and the other in kind including seeds, fertilisers, insecticides and pesticide\*. This is to help the cultivators, both the rich and the poor.

श्री रामकुमार भुवालका : वित्त मंत्री  
जो जब टैक्स की बात कहते हैं तो वह  
उसी वक्त काम में लाई जाती है इस  
सामले में आपने जबाब दिया कि यह सोचने  
की बात है क्या यह ठीक है ?

MR. CHAIRMAN: That does not arise. Mr. Arora.

SHRI ARJUN ARORA.- The Deputy Minister for Community Development is preaching a dangerous doctrine when he says . . .

MR. CHAIRMAN: What is your question?

SHRI ARJUN ARORA: I am coming to the question. The cultivator will be given credit only once. This is discrimination. May I know if the policy in respect of granting credit to the cultivator will be the same as it is to the industrialist who is given credit from half a dozen different organisations of the Ministry of

Finance, Ministry of Industry, Ministry of Commerce—and not of course Ministry of Community Development—at the same time?

SHRI B. S. MURTHY: I have not preached any doctrine whatsoever. I only said that the co-operative banks insist that the loan already taken should be repaid before the cultivator's application for a new loan is considered. In many cases I can assure the hon. House that lot of accommodation is given to the cultivators in ease they are not able to pay at once and immediately.

SHRI G. M. MIR: I would like to know from the hon. Minister whether it has been brought to his notice that the fertiliser is supplied to the farmers when they do not need it and when they need it, it has not been supplied to the farmers. Has this been brought to his notice?

SHRI S. K. DEY: It does happen from time to time, but every effort is made by the State Government as well as the co-operative organisation to gear up their activities in such a way that the supplies and the requirements are in time with each other.

#### RECLAMATION OF CHAMBAL RAVINES

\*282. SHRI A. D. MANI: Will the Minister of FOOD AND AGRICULTURE be pleased to state:

(a) whether any scheme has been prepared recently by the Government of Madhya Pradesh to reclaim the Chambal ravines; and

(b) if so, what action has been taken by the Central Government in regard to the above scheme?

THE DEPUTY MINISTER IN THE MINISTRY OF FOOD AND AGRICULTURE (SHRI SHAH NAWAZ KHAN): (a) and (b) The Government of India approved in August 1964 a Pilot Project prepared by the

Madhya Pradesh Government for reclamation of 5,000 acres of ravine lands at a cost of Rs. 22' 46 lakhs. Another Project for reclamation of 16,000 acres at a cost of Rs. 53-54 lakhs has also been received from the State Government. This has been examined and certain technical details have been asked for from the State Government which are still awaited.

SHRI A. D. MANI: In regard to the first project which has been approved what executive action has so far been taken at least in the form of ground survey? Has the State Government made any report on this matter to the Central Government?

SHRI SHAH NAWAZ KHAN: Previously the pattern of assistance was 75 per cent loan by the centre and 25 per cent subsidy to be shared equally by the Centre and the State. When the scheme was sanctioned the Madhya Pradesh Government wanted that the Centre should pay 100 per cent subsidy. It was explained to the State Government that the pattern had since been revised and the project would be entitled to 50 per cent loan from the Centre and 50 per cent subsidy to be shared equally by the Centre and the State. So we have sanctioned the scheme. It is up to the State Government, and we have not got detailed information yet.

SHRI A. D. MANI: What will be the measure of Centre-State co-ordination in regard to the execution of the project? Is this going to be entirely in the hands of the Madhya Pradesh Government or are the Central Government going to depute some officers to assist them to reclaim this area in view of the national importance which we attach to the Chambal region?

SHRI SHAH NAWAZ KHAN: We have training centres where officers from Madhya Pradesh are also trained in the reclamation of ravines. The officers are trained under Central arrangements, and those officers go back to the States and carry on the