

**Funds to Kerala by NABARD**

3634. SHRI E. AHAMED : Will the Minister of FINANCE be pleased to state :

(a) the amount of funds provided by National Bank for Agriculture and Rural Development to the States under various schemes during each of the last three years and in current year, scheme-wise and State-wise with particular reference to Kerala; and

(b) the number of people benefited therefrom during the above period State-wise particularly in Kerala?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) and (b) The information is being collected and will be laid on the Table of the House.

**Customs Officials involved in Smuggling**

3635. DR. ARVIND SHARMA : Will the Minister of FINANCE be pleased to state :

(a) whether some officials of the Customs and Central Excise Duty Collection Offices found involved in encouraging smuggling or assisting for smuggling activities between 1995 and June, 1996;

(b) if so, the details thereof; and

(c) the action taken or proposed to be taken in regard thereto?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) to (c) The information is being collected and shall be laid on the Table of the House.

**Bank Loans**

3636. SHRI AYYANNA PATRUDU : Will the Minister of FINANCE be pleased to state :

(a) the details of the various schemes of nationalised banks for granting loans to marginal and small farmers, SC/ST and OBCs self employed graduates and artisans and students separately; and

(b) the criteria and procedure adopted in granting such loans?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) and (b) The public sector banks are required to deploy at least 40% of their net bank credit (NBC) towards the priority sector. The priority sector comprises of;

- i) Agriculture;
- ii) Small Scale Industries; and

- iii) Other borrowers which interalia include small road and water transport operators, retail traders, small business operators, professional and self-employed persons, students for education purposes, Scheduled Castes/Scheduled Tribes and weaker sections borrowing loans for housing purposes and borrowers belonging to weaker sections taking pure consumption loans.

Banks have also been advised by Reserve Bank of India (RBI) to extend at least 10% of their total advances or 25% of the priority sector advances to weaker sections which comprise small and marginal farmers, landless labourers, tenant farmers, share croppers, artisans, village and cottage industries where individual credit requirements do not exceed specific limits, Scheduled Caste/Scheduled Tribe beneficiaries and beneficiaries under the Integrated Rural Development Programme and Differential Rate of Interest Scheme.

Under the Differential Rate of Interest (DRI) Scheme the public sector banks are required to lend 1% of the total advances as at the end of the previous year to weaker sections. Under this scheme a loan upto Rs. 6,500/- can be sanctioned to an eligible borrower at a concessional rate of interest of 4% per annum.

Further, there are several programmes directed towards various sections of the society which are sponsored by various Departments/Ministries of Government of India and also State Governments. The details of some important programmes are given below :-

- i) Integrated Rural Development Programme (IRDP)

The target group of IRDP consists of families of small and marginal farmers, agricultural labourers and rural artisans whose family income is below the poverty line. Under this scheme, selected families of the target groups in rural areas are assisted to cross the poverty line by taking up self employment ventures. Subsidy is provided by the Government under this scheme at rates ranging from 25% to 50% of the project cost depending upon the category of the beneficiary.

- ii) Prime Minister's Rojgar Yojana (PMRY) for educated unemployed youth

Under this scheme, assistance is given to youths between the age of 18 to 35 years whose income does not exceed Rs. 24,000 per annum and who are matric passed or failed or ITI passed or who have undergone Government sponsored technical courses for a minimum duration of six months. They are given a subsidy of 15% of the project cost subject to a ceiling of Rs. 7,500/- for starting the micro enterprises. A reservation of 22.5% for SCs/STs and 27% for other backward classes (OBCs)