

Loan Melas

2694. SHRI BAPU HARI CHAURE: Will the Minister of FINANCE be pleased to state:

(a) the total amount distributed as loans to the weaker sections, Scheduled Castes and Scheduled Tribes and other unemployed youths through 'Loan Melas' organised by the nationalised banks during the last three years all over the country, category-wise and State-wise;

(b) whether any complaints have been received by Government regarding the non-availability of loans; and

(c) if so, the details thereof, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHARA MURTHY):

(a) to (c) For the Integrated Rural Development Programme (IRDP) credit camps may be organised at the village level where the cases of beneficiaries upto the stage of sanction can be finalised. The date reporting system under the Programme does not generate information about the total amount of loans disbursed under such credit camps to various categories of borrowers. However, the total amount of loans extended by the public sector banks to the weaker sections of the society including Scheduled Castes/Scheduled Tribes and other unemployed youths, as at the end of March 1992, 1993 and 1994, was as under:—

Year ending	Amount of loans outstanding (Rs. in crores)
March 1992	10881.41
March 1993	11865.51
March 1994	12778.60

The loan applications are received by the bank branches directly from applicants or through some State sponsored agencies, and are sanctioned according to guidelines issued by Reserve Bank of India (RBI) from time to time in the matter. However, certain complaints are received containing various allegations against banks viz. non-sanctioning of loans, delay in sanctioning of loans, harassment of borrowers, non-adherence to the guidelines issued by RBI, various irregularities in dispensation of credit under Government sponsored schemes, etc. The data reporting system does not generate the total number and details of complaints against banks during a particular period. However all complaints received are followed up vigorously with the concerned banks/RBI depending upon the nature and seriousness of the complaint with a view to take remedial action. Earnest efforts are made to dispose of the complaints as early as possible.

FERA Offence

2695. SHRI N. DENNIS: Will the Minister of FINANCE be pleased to state:

(a) whether the import of gold made by Non-Resident Indians is an offence under FERA;

(b) if so, whether the Government propose to bring

such import out of the jurisdiction of the Foreign Exchange Regulation Act 1973; and

(c) if not, the protection to be given to the buyers of the NRI imported gold?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHARA MURTHY): (a) to (c) The Scheme for import of gold by NRIs and other returning Indians was introduced in February, 1992 under the provision of Foreign Exchange Regulation Act, 1973 (FERA). With the amendment of Section 13 of FERA in January, 1993, the import of gold is no longer regulated under FERA, but under the provisions of the Import-Export Policy.

[Translation]

Transportation of Goods by IA and AI

2696. SHRI RAJENDRA KUMAR SHARMA: Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state:

(a) the extent of increase in transportation of goods through aircraft after restructure of the Indian Airlines and the Air India by converting them into public limited companies;

(b) whether there has been heavy increase in the transportation of goods through private air lines due to frequent strikes or 'Work to Rule' campaign of the pilots and engineers working in both of these airlines;

(c) if so, the action taken in this regard; and

(d) the outcome thereof?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI GHULAM NABI AZAD): (a) Total cargo carried by Indian Airlines during 1st March to 31st October, 1994 increased by 7.4% over the corresponding period in 1993. On international sectors India has adopted an open sky policy for cargo. However, the weekly capacity of cargo carriage by Air India is presently 160 tonnes as compared to capacity of 90 tonnes per week prior to April, 1994;

(b) Information regarding carriage of cargo by private airlines/air taxi operators is not collected.

(c) and (d) Do not arise.

[English]

Economic Cooperation with Israel

2697. SHRI ANNA JOSHI;
DR. RAMKRISHNA KUSMARIA;
SHRI BRIJ BHUSHAN SHARAN SINGH;
SHRI PANKAJ CHOWDHARY:

Will the Minister of COMMERCE be pleased to state:

(a) Whether the Government have established Economic cooperation and bilateral relations with Israel,

(b) if so, the areas in which joint collaborations have been established so far,

(c) whether the Government have also signed any agreement with Israel under which the compulsion of licence for import and export has been done away with

(d) if so the details thereof and

(e) the time by which the said agreement is likely to be implemented?

THE MINISTER OF COMMERCE (SHRI PRANAB MUKHERJEE) (a) Yes, Sir

(b) Bilateral cooperation between India and Israel at the Government level has been established in the areas of agriculture science and technology civil aviation culture, education etc At the industry level joint collaborations between the companies of India and Israel have been approved in the areas of drip irrigation floriculture agriculture fertiliser, computer software chemicals engineering etc

(c) and (d) During the visit of the Israeli Minister of Industry and Trade to India from Dec, 19 to 22 1994 the two sides are expected to sign an Agreement on Trade and Economic Cooperation Under the terms of the Agreement the two sides shall accord to each other most Favoured Nation (MFN) treatment in respect of import and export licences custom duties etc in conformity with their respective national laws and regulations and in accordance with international practice

(e) The Agreement on Trade and Economic Cooperation between India and Israel will enter into force after the two sides inform each other of the completion of their internal procedures required for the entry into force of the Agreement

Foreign Tours by Chief Ministers

2698 SHRI R JEEVARATHINAM Will the Minister of FINANCE be pleased to state

(a) the names of the Chief Ministers who visited foreign countries during the current financial year and the countries visited by them and

(b) the total expenses incurred by the Government on their foreign tours separately?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M V CHANDRASHEKHARA MURTHY) (a) and (b) The information is being collected and will be laid on the Table of the House

Revival of Tannery and Footwear Corporation of India Limited

2699 SHRI V SREENIVASA PRASAD Will the Minister of FINANCE be pleased to state

(a) whether the case of revival of Tannery and Footwear Corporation of India Limited has been rejected

by the BIFR,

(b) whether the Government or the concerned Ministry/has not evinced any interest to revive the PSU through the assistance of BIFR, and

(c) if so the facts and details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M V CHANDRASHEKHARA MURTHY) (a) and (b) No Sir

(c) Does not arise

Advances of Business Houses

2700 DR KD JESWANI Will the Minister of FINANCE be pleased to state

(a) the name of the top ten business houses in the country

(b) the stake of the financial institutions/public cooperative/private sector banks in each of these houses with institution wise details

(c) the finance advanced to each of these houses by the financial institutions during the last three years

(d) the names of the business houses which defaulted in repayment of advances/loans made by the financial institutions and banks during each of the last three years

(e) whether in consequence of default any penalties had been imposed on these business houses

(f) if so the details of the amount realised therefrom and

(g) if not the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M V CHANDRASHEKHARA MURTHY) (a) to (g) The criterion for classifying top business houses has not been specified in the question. As per the information provided by the Reserve Bank of India (RBI) the fund based and non fund based credit limits enjoyed by ten big industrial houses ranked according to the size of fund based limits from all scheduled commercial banks and financial institutions as on March 31 1993 (latest available) amounted to Rs 11 945 99 crores and Rs 7 043 59 crores respectively. The details regarding the individual constituents of banks and financial institutions cannot be divulged in terms of the provisions of statutes governing public sector banks and financial institutions as also the provisions of Public Financial Institutions (Obligation as to Fidelity and secrecy) Act, 1983

Bank/financial institutions take action to recover their dues as per their laid down rules/procedures. With a view to facilitate expeditious adjudication and recovery of debts due to banks and financial institutions, Government have enacted the Recovery of Debts due to Banks and financial institutions Act 1993. RBI has also issued guidelines to all scheduled commercial banks and financial institutions on 23rd April 1994 with regard to disclosure of information regarding defaulting