

प्रति मास तक है। इस के अलावा, जैसा कि वित्त मंत्री ने 28-2-81 को अपने बजट भाषण में घोषणा की है, भविष्य में पेंशनभोगियों को कुछ न्यूनतम और अधिकतम की शर्त के अधीन रहते हुए, मंहगाई संबंधी राहत उपभोक्ता मूल्य सूचकांक में प्रत्येक 16 अंकों की वृद्धि के लिए 5 प्रतिशत की दर की बजाए, जैसा कि वर्तमान में है, प्रत्येक 8 अंकों की वृद्धि के लिए पेंशन के 2.5 प्रतिशत की दर पर दी जायेगी। पेंशनभोगियों को मंहगाई संबंधी राहत की अदायगी के लिए कार्यविधि को भी सुव्यवस्थित किया जा रहा है। इस के अतिरिक्त आयकर में मानक कटौती की बधित दर, पेंशनभोगियों पर भी लागू होगी। इन परिवर्तनों से पेंशनभोगियों को हो रही कठिनाइयाँ और कम हो जायेंगी।

#### Chrome Ore Deposits

4348. SHRI A. C. DAS: Will the Minister of STEEL AND MINES be pleased to state:

(a) the estimated quantity of chrome ore deposits in the country;

(b) the quantity of chrome ore exported every year; and

(c) the quantity of chrome ore consumed inside the country both by private sector and public sector?

THE MINISTER OF COMMERCE STEEL AND MINES (SHRI PRANAB MUKHERJEE): (a) Total reserves of chromite so far estimate in the country are 89.227 million tonnes.

(b) The actual exports of chormite during the last three years are as under:—

Year	Exports Quantity (lakh Metric tonnes)
1978-79	1.04
1979-80	2.32
1980-81	1.81

(upto Feb. 81)

(c) The total consumption of chrome ore both in the private and public sectors was roughly as follows:

Year	Consumption (in lakh tonnes)
1977	1.09
1978	1.07
1979	1.21

#### Guarantees and Sureties in respect of Loans in Villages

4349. SHRI SHIV KUMAR SINGH THAKUR: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that asking for guarantees and sureties in respect of loans of less than Rs. 6,000 has discouraged the persons belonging to Scheduled Castes and Scheduled Tribes and other weaker sections of the Society who have not been benefited properly in the matter of loans particularly in villages;

(b) whether Government are also aware that even for taking small loans, people are asked to make frequent trips to banks' officers, fill up forms and affix photographs in spite of clear instructions that photographs should not be asked for from literate farmers; and

(c) the details regarding the steps being taken to increase the flow of credit to the Scheduled Castes/Tribes in Madhya Pradesh and to remove the impediments in their getting it?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) The Reserve Bank of India have advised all scheduled commercial banks to adopt relaxed security norms for loans up to Rs. 5000/- for agriculture and allied activities. Such loans are given against hypothecation of crops or moveable assets where such assets are created out of the loan amount. No further guarantee and surety is required for such loan. A further concession is given in the case of small loans up to Rs. 1000/- in which case a Demand promissory Note or a loan agreement is the only basis for the grant of loan. The public sector banks have also been asked to take measures to ensure that credit needs of the persons belonging to Scheduled Castes and Tribes are met in an increasing measure.

(b) The Reserve Bank have issued instruction to the banks that 80 per cent of the applications received at the branch level should be sanctioned at that level. Further, all proposals up to Rs. one lakh are to be disposed of within a period of 30 days from the receipt of the application. The above steps have been taken to reduce the hardship of borrowers in getting the loan sanctioned from the banks.

The banks have adopted simplified loan application forms in regional languages for advances granted to agriculturists. As regards affixing of photographs on the loan applications, instructions are that borrowers who are literate and are able to affix their signatures on the application forms should not be compulsorily asked to attach a copy of their photograph. For illiterate borrowers a photograph on the application form has been considered necessary but the banks have been instructed that they should meet the cost of such photographs and also make arrangement for taking photographs for loans up to Rs. 5000/- to small and marginal farmers.

(c) Some of the schemes to increase the flow of credit to Scheduled Castes and Scheduled Tribes all over the country including Madhya Pradesh are detailed at Statement.

### Statement

Various Schemes to increase the flow of credit to the Scheduled Castes/ Scheduled Tribes are as under:—

#### 1. DRI Scheme

Under the Differential Rate of Interest Scheme of the Government of India, members belonging to SC/ST are expected to be financed by Commercial Banks to the extent of 40 per cent of its advances.

#### 2. Housing Loans

Housing Loans are granted by Banks upto 80 per cent of the total cost to members of SC/ST, economically weaker sections and low income groups. The rate of interest to members of SC/ST is 4 per cent provided the housing loan to an individual does not exceed Rs. 2500/-.

#### 3. Education

Advances to students for higher education in India is exempted from minimum lending rate directives. Banks accord priority to loan applications from students belonging to SC/ST.

#### 4. New Margin Money Scheme for Tiny Sector

Under the new margin money scheme of Government of India for creating additional employment, the seed money in the case SC/ST is 15 per cent as against 10 per cent in the case of other borrowers.

#### 5. District Credit Plan

Banks consider loan proposals from SC/ST with utmost sympathy and

understanding. At the block level weightage has to be given to schemes for the benefit of SC/ST and bankable schemes tailored to suit the members belonging to these communities are drawn for ensuring their participation in granting finance to these sectors.

#### 6. Consumption Credit

Banks have been asked to give consumption credit to weaker sections including SC/ST for medical expenses, educational needs, marriage, funeral and other religious ceremonies not exceeding in the aggregate to Rs. 500/- per borrower.

#### 7. 20-Point Programme

Following the recommendations of the Working Group on 20-Point Programme, the concept of weaker sections has been adopted within the priority sector to ensure flow of bank credit to them. They are (i) small and marginal farmers with land holdings of 5 acres or less and landless labourers (ii) persons engaged in other allied activities where borrowal limits for such activities do not exceed Rs. 10,000/-. All small scale industries with limits of Rs. 25,000/ and less should be treated as weaker sections in this category. This would include most of the artisans and village industries.

#### Service Conditions for Bank Deposit Collectors

4350. SHRI D.S.A. SIVAPRAKASAN: Will the Minister of FINANCE be pleased to state:

(a) whether any demand concerning the service conditions of Bank deposit collectors was made by all India Banks Deposit Collector's Federation, Central Office, Cochin was submitted in the month of September, 1980;

(b) what are the details of the demand;

(c) what action Government have taken on the demands;

(d) whether any conciliation proceedings was held on 30th October, 1980 between some nationalised Banks and the Federation; and

(e) if so, the details of the proceedings?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MANGANBHAI BAROT: (a) Yes, Sir.

(b) The demands of the Federation are as under:—

(i) regularisation of employment with job security, (ii) minimum guarantee wage and incentive commission linked with performances (iii) bonus, (iv) paid weekly holidays, national festival holidays and annual leave, and

(v) social security benefits, sick leave, sickness, benefit and medical aid, provident fund and gratuity.

(c) to (e). Conciliation proceedings were held by Regional Labour Commissioner (Central) Madras on 30th October, 1980 and thereafter. After hearings, conciliation proceedings ended in failure on 20-2-1981. Failure report of the Regional Labour Commissioner (Central, Madras is awaited)

#### Income Tax and Excise Officials held of Charge of Graft

4351. SHRI R. P. YADAV:  
SHRI DHARAMBIR SINHA:

Will the Minister of FINANCE be pleased to state:

(a) the details in respect of the Income tax and Excise Officials held on charges of graft during the year 1980-81; and