

allocation for the development of tourist facilities in the State Government budgets ;

2. to facilitate inter-State movements of tourist vehicles ;
3. to request State Tourist Departments to launch campaigns for creating tourist consciousness ;
4. to request State Governments to take action in finalising legislation with regard to anti-beggary laws ;
5. to recommend to the Ministry of Railways introduction of off-season fares to hill stations; and
6. to recommend to State Governments provision of caravan/car parking facilities at all important tourist centres in the region.

(c) The Department of Tourism, Government of India undertakes extensive publicity in the main tourist markets of the world to encourage tourism to India, in which all regions are included. A number of projects in the northern region have been included in the Central and State Fourth Five Year Plans.

#### Protection of Pay of S. A. S. Accountants of AGCR

977. SHRI S. B. PATIL : Will the Minister of FINANCE be pleased to refer to the replies given to Unstarred Question Nos. 9221 and 9264 on the 11th May, 1971 and state :

(a) whether the Pay of SAS Accountants of A. G. C. R. who were on deputation has been protected when their juniors were promoted as Accounts Officers ;

(b) if not, the reasons therefor, when there is a provision in the Rules to protect their pay ;

(c) whether the pay of other staff who were on deputation and could not be promoted in similar circumstances, has been protected and if so, under which provision ; and

(d) the reasons why this provision could not be applied to the SAS Accountants mentioned in question referred to above ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI K. R. GANESH): (a) and (b). Yes, Sir. The pay of S. A. S. Accountants, who were on deputation, has been protected to the extent provided under the Rules.

In the last two years, there have been 12 cases of S. A. S. Accountants of A. G. C. R. on deputation whose juniors were promoted in the parent office but whose pay was not protected. The pay was not protected in 10 of these cases for the reason that they did not qualify for protection in terms of the Next Below Rule. Under this Rule for every junior promoted in the parent office only one officer on deputation may be promoted proforma thus if there are two or more seniors on deputation only the seniormost of them gets the proforma promotion. In the other two cases, proforma promotion could not be ordered for short periods as the posts in the parent office were of short duration.

(c) No, Sir. The pay of certain other staff was also not protected when in similar circumstances they did not fulfil the conditions of the Next Below Rule.

(d) Does not arise.

#### Establishment of Agencies of Kerosene/ L. D. O. and Indane Gas Retail Outlets

978. SHRI D. B. CHANDRA GOWDA: Will the Minister of PETROLEUM AND CHEMICALS be pleased to state :

(a) whether agencies of Kerosene/L. D. O. and Indane Gas retail out-

lets have been awarded throughout the country ;

(b) if not, the names of various Districts where dealerships have not been established so far ; and

(c) the reasons therefor and when the same would be completed ?

**THE MINISTER OF PETROLEUM AND CHEMICALS ( SHRI P. C. SETHI):**

(a) to (c). Depending on the business potential and availability, the Indian Oil Corporation Ltd. have set up agencies/dealerships for LDO, Kerosene, Indane Gas and retail outlets for Petrol and HSD throughout the country except in the districts where the demand potential does not justify the same. The requirements of these districts are reviewed by the Corporation from time to time and as soon as the demand in the area justifies the need for the establishment of such agency/dealership, necessary action will be initiated in that direction. The information about the names of the districts where dealerships have not been established by the Corporation so far is being collected and will be furnished to the House in due course.

**Recovery of Loans Granted By Nationalised Banks To Farmers**

979. SHRI D. B. CHANDRA GOWDA : Will the Minister of FINANCE be pleased to state :

(a) whether Government have recently issued any fresh guidelines in respect of recovery of loans granted by Nationalised Banks to farmers and small scale industries ; and

(b) if so, the nature of guidelines issued in this regard ?

**THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN) :**

(a) and (b). The Reserve Bank of

India, and not the Government, issued guidelines to the commercial banks in respect of recovery of loans granted by them to farmers, *inter alia*, in December, 1970 and to small entrepreneurs and other self-employed category of borrowers in March 1971. The nature of the guidelines applicable to these two sets of borrowers is indicated in the enclosed statement.

*Statement*

NATURE OF GUIDELINES ISSUED BY THE RESERVE BANK OF INDIA IN RESPECT OF RECOVERY OF LOAN EXTENDED TO—

(i) *Farmers:*

The due date should be fixed to coincide with the period when the cultivator would be most fluid. While deciding this date, sufficient room for adjustment should be provided to the cultivator with a view to enabling him to get a fair price for his produce. The procedure for recovery should be fair but firm. In fixing the due dates in multiple cropping areas where one crop is more important than the other, the due date should relate to the time of the sale of the main crop. The method of computing repayment capacity has also been indicated. The guidelines also indicate that there should be sufficient flexibility in the recovery procedures with a view to rephasing defaulted amounts in the event of natural calamities of a widespread nature affecting the crops. It has also been suggested that there should be a regular review of the recovery performance every season and that recovery performance should be related to 'demand' for a period and not to 'outstandings'.

(ii) *Small entrepreneurs and other self-employed category of borrowers*

Adequate follow-up and supervisory arrangements should be organised to keep track of the end-use of funds lent to the small entrepreneurs and other self-employ-