

(c) what steps have been taken to increase bank advances to agricultural sector?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN):

(a) to (c). A Statement is laid on the Table of the Sabha.

Statement

Even though it may not be correct to say that only 5 to 6 per cent of the total advances made by commercial banks go to agriculture, the percentage of agricultural lending in the total advances made by banks is on the low side. As against 5.2 per cent in June 1969, the percentage has now risen to only 8 per cent as on 30th June 1972.

Among the main reasons responsible for this is the lack of experienced and trained personnel in the commercial banks to deal with agricultural lending. The banks give credit facilities to farmers in relation to their needs and their capacity to meet part of the costs out of their own savings. It is, therefore, unavoidable that farmers with larger holding will get somewhat larger amounts. However, the number of accounts in respect of small borrowers owning up to 5 acres of land each is about the same as that of bigger farmers covered by public sector banks.

The banks have been taking several steps to improve the situation by extending their organisational machinery as also by simplifying procedures. The banks are now adopting area approach to agricultural lending and in some cases they are adopting primary cooperative societies for extending credit facilities to the farmers.

Demand made for inquiry into the working of Reserve Bank of India

*80. **SHRI P. A. SAMINATHAN:**
SHRI R. S. PANDEY:

Will the Minister of **FINANCE** be pleased to state:

(a) whether there is a demand for the setting up of an inquiry into the working of the Reserve Bank of India;

(b) whether Government have rejected it; and

(c) if so, the reasons for the rejection?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN):

(a) to (c). A few suggestions about an enquiry into the working of the Reserve Bank of India had been made in the discussions in certain meetings. The Government does not consider it necessary to appoint a Commission to enquire into the working of the Reserve Bank of India.

Profit earned by Khadi Gramodyog Bhavan, New Delhi

601. **SHRI VEKARIA:**

DR. MAHIPATRAY MEHTA:

Will the Minister of **COMMERCE** be pleased to state:

(a) whether the profits earned by the Khadi Gramodyog, New Delhi after the Indo-Chinese War of 1962 were credited to the Workers Benefit Reserve Fund;

(b) if so, the amount credited to the Reserve Fund till now since 1962;

(c) whether this amount instead of being distributed amongst the workers has now been credited to the Capital Account of the Bhavan; and

(d) if so, the reasons therefor and the manner in which this fund is proposed to be ultimately utilised?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI A. C. GEORGE): (a) Yes, Sir.

(b) Rupees one lakh sixty thousand only.

(c) and (d). This amount was transferred to Head Office through Capital Account in order to pool net surpluses or deficits of all Trading Units of the Commission and to finance activities for the welfare of the workers from part of net surpluses, in the Central Office. On the advice of its Financial Adviser the Commission decided that

Trading Units of the Commission needed only provisions and no reserves

Chandiwalla Award in relations to Khadi Gramodyog Bhavan, New Delhi

Conversion of Dearness Allowance into House Rent Allowance in Khadi Gramodyog Bhavan, New Delhi

602 SHRI VEKARIA Will the Minister of COMMERCE be pleased to state

(a) whether the Dearness Allowance paid to the workers of the Khadi Gramodyog Bhavan New Delhi was converted into House Rent Allowance, and

(b) if so, the reasons therefor?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI A C GEORGE) (a) No, Sir

(b) Does not arise

Gratuity to the Employees of Khadi Gramodyog Bhavan, New Delhi

603 SHRI DHAN SHAH PRADHAN

Will the Minister of COMMERCE be pleased to state

(a) the latest position regarding the grant of Gratuity to the employees of the Khadi Gramodyog Bhavan, New Delhi run by the Khadi and Village Industries Commission, and

(b) when the final decision is likely to be taken on this long-standing demand of the staff of the Khadi Bhavan?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI A C GEORGE) (a) and (b) It has recently been decided to extend the Gratuity Scheme to the trading staff of the Commission.

604 SHRI DHAN SHAH PRADHAN Will the Minister of COMMERCE be pleased to state the progress made so far in the matter of implementation of Chandiwalla Award in relation to the Khadi Bhavan New Delhi?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI A C GEORGE) Implementation of the Chandiwalla Award has been completed except for the following which have yet to be settled

(i) Implementation of Second Pay Commission recommendations,

(ii) Finalisation of Seniority list, and

(iii) Extension of Gratuity Benefit

Application of Second Pay Commission Recommendation in Khadi Gramodyog Bhavan, New Delhi

605 SHRI DHAN SHAH PRADHAN Will the Minister of COMMERCE be pleased to state

(a) the progress made so far in the matter of application of the Second Pay Commission's recommendations to the staff of the Khadi Gramodyog Bhavan, New Delhi,

(b) whether the final decision would be taken before the announcement of the Third Pay Commission's Report, and

(c) if not, the reasons therefor?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI A C GEORGE) (a) to (c) The information is being collected and will be laid on the Table of the House.