

(b) The Rubber Board organises training programmes for small rubber growers to help improve quality of natural rubber production. The details of programmes organised in the current financial year are:

S. No.	Name of course	Duration	No. of batches	No. of participants
1.	Short-term course on rubber culture and estate management.	18 days	1	24
2.	Short-term course for small holders on rubber cultivation and crop processing.	5 days	3	36
3.	Rubber Processing	5 days	2	32
4.	Grading of Sheet Rubber	1 day	6	17
				109

In addition to these programmes, 935 small growers have also participated in one-day visits organised by the Rubber Board for familiarisation of various aspects of Rubber cultivation and Processing.

(c) Small holdings in the country are estimated at 9.11 lakh of which 8,37,400 (Small holdings - 8,23,035 and Marginal holdings 14, 365) are estimated to be in Kerala.

(d) and (e) Yes, Sir. The Rubber Board is giving financial assistance for establishing smoke houses (at the rate of Rs. 3000/= per smoke house), for procuring rubber sheeting rollers (at the rate of Rs. 1000/= for a Sheeting Roller) and also for essential utensils for rubber processing to the small growers.

(f) and (g) Yes, Sir. Rubber Producing Societies (RPS) are establishing community smoke houses for cleaning/improving the grade of rubber sheets produced by the members. Washing and cleaning operations of rubber sheets are undertaken by the Private smoke houses as well.

(h) Steps to ensure production of best quality of rubber include imparting training to the growers, organising mass contact companies and group meetings. The Rubber Board is also extending financial and technical assistance for development of infrastructural facilities and supplying plantation equipments at concessional rates to small growers.

Inspection of Exporting Firms

1191. SHRIMATI BHAVNA BENDEVRAJ BHAI
CHIKHALIA :
SHRI SHIVRAJ SINGH :

Will the Minister of COMMERCE be pleased to state:

(a) the number of exporting firms against whom

complaints have been received by the Government during each of the last three years;

(b) the number of such exporting firms inspected by the Government during the above period;

(c) whether the Government propose to take action against those firms which have been found guilty; and

(d) if so, the details thereof and the name of agency by whom action/inspection has been taken against these firms?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH) : (a) to (d) Complaints against exporters may be received by various offices of the Government with whom exporting firms have an interface. It is therefore, difficult to quantify the exact number of such firms against whom complaints have been received by the Government, particularly, in the absence of any details regarding the specific nature of the complaints. As per present Policy, exporting firms are not subjected to routine inspection by Government authorities unless there are prima facie reasons to inspect them. In the DGFT set-up, such inspections are generally carried out either by Enforcement-cum-Adjudication Division of the Headquarter's office, or by the Enforcement Wings of its regional offices. In cases where the exporting firms are found guilty, appropriate penal action is taken against such firms under the Foreign Trade (Development and Regulation) Act, 1992, and the Rules made thereunder.

Mushrooming of Non-Banking Financial Companies

1192. SHRI SULTAN SALAHUDDIN OWAIISI :

SHRI V. PRADEEP DEV :

SHRI BHAKTA CHARAN DAS :

SHRI MANIBHAI RAMJIBHAI CHAUDHARI :

Will the Minister of FINANCE be pleased to state :

(a) whether non-banking financial companies are mushrooming in India;

(b) if so, whether some of the financial companies have violated statutory requirements of the RBI Act;

(c) if so, the details thereof;

(d) whether RBI has issued any warning to such companies; and

(e) if so, the details thereof and action taken by the Government against such financial companies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) Reserve Bank of India (RBI) have reported that at present there are about 41000 non-banking financial companies (NBFCs) on the mailing list of RBI's Regional Offices.

(b) and (d) Yes, Sir.

(c) and (e) According to RBI, a large number of companies do not submit to RBI their annual balance sheets, profit and loss account and annual returns and also the other returns specified by the Bank. Some of the companies have also been found to have violated the provisions of the Directions Guidelines issued by RBI in regard to acceptance of deposits, rate of interest on deposit, maintenance of liquid asset etc. In view of this it was considered necessary by RBI to take stringent action, including issue of prohibitory orders, against such of the companies, which persistingly default in complying with statutory obligations. A press release has been issued in this regard by RBI through their Regional Offices, cautioning NBFCs.

The Reserve Bank of India Act, 1934 has been amended by issuing a Ordinance on 9.1.97. The Ordinance empowers RBI to more effectively deal with NBFCs which default in complying with directions/guidelines issued to them.

Survey for Disbursement of Loan under Prime Minister's Rozgar Yojana

1193. SHRI I.D. SWAMI :
SHRI SRIBALLAV PANIGRAHI :

Will the Minister of FINANCE be pleased to state :

(a) whether the Reserve Bank of India has decided to undertake a sample survey of the disbursement of loan under Prime Minister's Rozgar Yojana;

(b) if so, the details of the States likely to be covered under the survey;

(c) whether the Government are aware that applications cleared by district industrial centres for loan under the PMRY are still pending for disposal in concerned banks;

(d) if so, the details of such applications bank-wise and State-wise; and

(e) the steps, the Government propose to take to get the loans released?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) and (b) Reserve Bank of India (RBI) have reported they have conducted four sample field studies in the last two years in all the States on the performance of Prime Minister's Rozgar Yojana (PMRY). These studies have identified bottlenecks which, inter-alia, include sponsoring of inadequate number of viable proposals by Task Force Committees, activities financed not generating expected income thus affecting recovery adversely and inadequate training facilities.

(c) to (e) The statements I and II indicating bank-wise and State-wise position of performance on PMRY as at the end of November, 1996 respectively are enclosed.

The RBI have reported that the main reasons of pendency of applications at the branch level, inter-alia, were :

- (i) Non-compliance of requirements by borrowers like undergoing training, obtaining approvals from local bodies, obtaining power connections, etc.
- (ii) Branches had already reached the target set for the year and applications were pending scrutiny at branch level.

The guidelines already provide that the District PMRY Committee should assist the borrower in getting speedy clearance as necessary from the authorities concerned.

Statement-I

Bank-wise progress under Prime Minister's Rozgar Yojana (PMRY) during the year 1996-97 (upto 30th November, 1996) indicating the Number of Applications received, Applications sanctioned and Applications pending.

S. No.	Name of the Bank	Applica- tions Received	Applica- tions Sancti- oned	Applica- tions Pending
	1	2	3	4
Public Sector Banks				
1.	State Bank of India	61494	19718	23500
2.	State Bank of Bikaner and Jaipur	4747	1372	2861
3.	State Bank of Hyderabad	5768	2893	4504
4.	State Bank of Indore	3669	1367	2001
5.	State Bank of Mysore	3574	888	2666
6.	State Bank of Patiala	3848	1346	-
7.	State Bank of Saurashtra	1142	655	109
8.	State Bank of Travancore	4317	1656	1515
9.	Allahabad Bank	10489	2021	4506
10.	Andhra Bank	6467	2660	2357
11.	Bank of Baroda	15894	6729	-
12.	Bank of India	17564	6713	8034
13.	Bank of Maharashtra	7078	3065	2847
14.	Canara Bank	16156	6929	5213
15.	Central Bank of India	22513	5727	11192
16.	Corporation Bank	2982	1312	763
17.	Dena Bank	7972	2520	3332
18.	Indian Bank	9945	2453	-
19.	Indian Overseas Bank	9309	2954	3718
20.	Oriental Bank of Commerce	3971	1215	1481
21.	Punjab National Bank	24536	6721	10086