

Rs. 3000 to Rs. 6000 on 31st January, last I do not know whether coffee lobby is not powerful as such or tea lobby is more powerful and Government has abolished export duty on tea. What are the criteria for fixing export duty and that too for increasing it? You were telling us that this Export Duty is having a direct bearing on the income of the Coffee growers and the remunerative prices I am coming from the coffee growing area. I know the problems of coffee growers. What you have estimated as the cost of coffee cultivation is not correct. It is double actually. The margin of profit provided for a small Coffee grower per tonne is such that he is not in a position even to earn about Rs. 1,000/—, I may say. Will you please re-consider abolishing Export Duty as you have done in the case of tea?

SHRI P. SHIV SHANKER : The question itself answers the poser that has been put by my friend. He says that it is lesser profit and he pleads for a higher profit. That part of it I have said. In respect of the minimum release price, that would be fixed on the basis of the report that would be submitted within about two months' time, which we are expecting. The Committee was constituted in January, 1985 to go into it and revise the costs.

Sir, on the question of the guidelines, with reference to export duty, a revision of Export Duty has been effected. I must submit that the Export Duty is a proportion which is normally 50 per cent of the difference between the London Terminal Price and the base remunerative price. This is how normally the Export Duty is fixed. The Export Duty was last revised on the 31st January, 1986 to a level of Rs. 6,000 per tonne.

At that time, London Terminal Price was about Rs. 44,700. In fact if it is a case, it is a case of increasing the Export Duty and not reducing it.

[Translation]

Loans under State sponsored schemes through nationalised banks during Sixth Five Year Plan

*89. **SHRI DILEEP SINGH BHURIA :** Will the Minister of FINANCE be pleased to state :

(a) the total amount made available as loans under the State sponsored schemes through various nationalised banks during the Sixth Five Year Plan;

(b) the amount made available as subsidy by the Union and State Governments against this amount;

(c) whether it is a fact that the amount of subsidy is not credited for a long time to the accounts of beneficiaries in various nationalised banks and their branches and as a result thereof the beneficiaries have to bear the burden of interest on that amount unnecessarily;

(d) if so, whether the Government have issued any instruction in this regard; and

(e) whether Government propose to ask the concerned banks to waive the interest so imposed on the beneficiaries?

[English]

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (e). A Statement is given below.

Statement

(a) The total amount made available under the Integrated Rural Development Programme (IRDP) by the banking system during the Sixth Five Year Plan was Rs. 3101.61 crores. Under the Scheme for Self Employment of the Educated Unemployed Youth (SEEUY) which was introduced in 1983 loans aggregating Rs.831.07 crores were sanctioned by banks during the two years 1983-84 and 1984-85.

(b) The aggregate amount made available as subsidy by the Central and State Governments under IRDP during the Sixth Plan Period was Rs. 1661.17 crores. Under SEEUY subsidy amounting to Rs. 173.97 crores has been released so far against the loans sanctioned during 1983-84 and 1984-85.

(c) to (e). Under SEEUY the subsidy amount received by the bank kept in a separate term deposit account for being adjusted towards the end of loan repayment. Under the IRDP the District Rural Develop-

ment Agencies are required to keep sufficient funds with the principal bank branches of the district. The other bank branches operating in the district are required to draw the subsidy amount from principal branches and to credit the same into the account of the borrower without undue delay. However, there have been instances of delay in subsidy adjustment for various reason like non-availability of sufficient funds, delay in transfer of funds from the DRDA to the principal branches and from principal branches to the financing branches, delay in the reconciliation of subsidy amount between DRDA and bank etc. The RBI has been advised to instruct the banks that in cases where the banks are responsible for the delay in adjustment of of subsidy, no interest on the subsidy portion should be charged from the borrower for the period of delay.

[Translation]

SHRI DILEEP SINGH BHURIA : Mr. Speaker, Sir, my question was quite clear but the Hon. Minister has given an evasive reply to it. The Hon. Minister has himself admitted that the amounts which used to be given as subsidy were being deposited by the concerned banks in their account and a rate of interest from 18 to 20 per cent was charged by these banks from the farmers on the loans. I want to know from the Hon. Minister whether he has ordered or he proposed to order any inquiry into it and whether the penal interest and compound interest being charged from the farmers will be waived ?

[English]

SHRI JANARDHANA POOJARY : Sir, it has been very clearly stated in the reply that the Reserve Bank of India has been advised by the Government of India to instruct the banks that they should not charge interest on the subsidy portion. That has been made very clear. And there is no vague answer given.

[Translation]

SHRI DILEEP SINGH BHURIA : Mr. Speaker, I have not received a specific answer to my question. I want to know whether interest charged by the banks through bungling during the Sixth Five Year Plan will be waived ? The Hon. Minister is also aware

that such irregularities have been committed. Even now the villagers are reeling under the burden of interest. I want to know from the Hon. Minister whether he would order inquiry into it ?

[English]

SHRI JANARDHANA POOJARY : No bungling has been done during the Sixth Five Year Plan. We have already given Rs. 3101 crores....

MR. SPEAKER : When it is done, he will answer it.

SHRI JANARDHANA POOJARY : We have already given Rs. 3101 crores to the weaker sections, covering about 1.64 crore families.

[Translation]

DR. PRABHAT KUMAR MISHRA : Mr. Speaker, Sir, the amount of subsidy given to the farmers is not credited to their accounts and is instead spent on other items of the bank, such as, vehicles or other items which is in the interest of the bank. The entire records in this regard are with the Government. I want to know from the Hon. Minister what is the total amount of subsidy thus given, what is the amount of money spent out of it in the interest of the farmers and what is the quantum of money spent under other heads of the bank ?

[English]

SHRI JANARDHANA POOJARY : The amount of subsidy is kept with the D.R.D.As, If it is the fault of the D.R.D.A, it is for them to bear the burden, If it is the fault of the bank people, it has been mentioned clearly by the Reserve Bank that they should not charge any interest on the subsidy portion of the loan amount. And it has been made very clear.

[Translation]

SHRI K.N. PRADHAN : Mr Speaker, Sir, the banks were given directives by the Government under the I. R. D. P. and D.R.D.A that all the nationalised banks should ensure the disposal of loan cases within 15 days, but no bank, other than lead banks, has adhered to this directive in the

district. These instructions are not followed in the branches of the nationalised banks. A number of State Governments have complained and given suggestion that there should be an officer who should supervise all the branches of the nationalised banks in the same way as is being done in the lead banks in the districts. I want to know whether this suggestion will be given due consideration ?

[English]

SHRI JANARDHANA POOJARY : We have been monitoring personally the dispersal of the loans. Instructions have been issued for that purpose, viz. that every month two days have to be fixed, and that the banks should distribute the loans outside the premises in a public function, twice a month. Instruction has also been given in respect of the follow-up of the complaints that have been received.

[Translation]

Export Trade

*91. PROF. CHANDRA BHANU DEVI :

Will the Minister of COMMERCE be pleased to state :

(a) the value of exports made by India during the last three years;

(b) the major commodities exported; and

(c) the names of the countries to which maximum exports were made ?

[English]

THE MINISTER OF COMMERCE, AND FOOD AND CIVIL SUPPLIES (SHRI P. SHIV SHANKAR) : (a) to (c). A statement is given below.

Statement

(a) The value of India's overall exports during the last three years is as under :

Years	(Value : Rs. crores) Exports
1982-83	8803.58
1983-84	9872.10
1984-85(P)	11656.93
April-Sept. 1985(P)	5017.63

(P) Provisional and subject to revision.

Source : DGCI & S, Calcutta.

(b) The major commodities which have been exported from India during the last three years include Crude Oil & Petroleum products; Gems & Jewellery; Readymade Garments; Tea & Mate; Machinery & Transport Equipment; Leather & Leather Manufactures (excluding footwear); Iron ore; Cotton fabrics; Chemicals and Allied Products; Jute Manufactures (including twist and Yarn); and Marine Products.

(c) Names of the countries to which substantial exports were made during the last three years include U.S.A, U.S.S.R, Japan, U.K., Federal Republic of Germany, U.A.E., Saudi Arabia, France and Italy.

[Translation]

PROF. CHANDRA BHANU DEVI : Mr. Speaker, Sir, the Hon. Minister has stated in his reply that petroleum products are being exported. I want to know the year since which the export of petroleum products has started ?

[English]

SHRI P. SHIV SHANKAR : So far as petroleum is concerned, crude and petroleum products are being exported not just now but for the last many years. It is only a question of the difference in quantum

[Translation]

DR. G S. RAJHANS : Since you can speak very good Hindi, please reply in Hindi.

SHRI P. SHIV SHANKAR : So far as export of petroleum is concerned, earlier also we used to export when our refining capacity was low. This year our refining capacity is 42 million tonnes, due to which we are not exporting crude oil, but at the same time the imports are still continuing. There being no export of crude oil now, our exports have declined.

PROF. CHANDRA BHANU DEVI : In spite of all efforts of the Government, our balance of trade is not satisfactory. What steps the Government propose to take to increase the exports ?