authority as may be necessary to enable them to function as institutions of self-government, the State Legislature should ensure that Panchayats at the appropriate level and the Gram Sabha are endowed specifically with the power to exercise control over money lending to scheduled tribes. Does the state Panchayat law framed in pursuance of the PESA Act comply with this injunction? If so, please explain. If not, does the State Government contemplate making the requisite enactment and when?	
12. If the power to exercise control over money-lending to scheduled tribes has already been conferred on the Panchayats and Gram Sabhas, in what manner is it being exercised? Have any cases been disposed of by the Panchayats and Gram Sabhas in accordance with the money-lending laws in the state? Please give details.	-do-
13. With the new context arising out of the clause in PESA Act cited in question 10 above, have the State Government examined whether the extant money-lending laws and/or regulations require any modification by way of amendment? If so, has action been taken in accordance therewith? Please explain. If not, please set out the action proposed to be taken.	-do-
14. Please state usual loan figures or range of loans figures extended in cash or kind by the money-lenders to tribal families for different purposes and on different occasions.	-do-
15. What rates of interest are usually charged by the money-lenders? Please furnish figures from field data.	-do-
16. The Dhebar Commission, quoting the All India Rural Credit Survey report (1954) mentioned that out of a borrowing of Rs. 210/- by a cultivating family (general and not necessarily ST), 3 per cent was borrowed from the government, 3 per cent from cooperatives, 14 per cent from relatives, 2 per cent from landlords, 25 per cent from agriculturist money-lender, 45 per cent from professional money-lenders, 6 per cent from traders and slightly less than 1 per cent from commercial banks; the	-do-