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Wednesday, May 26, 1976
Jyaistha 5, 1898(Saka)

LOK SABHA DEBATES

Sixteenth Session (Fifth Lok Sabha)



सत्यमेव जयते

LOK SABHA SECRETARIAT

NEW DELHI

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LOK SABHA DEBATES

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LOK SABHA

*Wednesday, May 28, 1976/Jyaistha 5,
1898 (Saka)*

*The Lok Sabha met at Eleven of the
Clock*

[MR. SPEAKER in the Chair]

PAPERS LAID ON THE TABLE

ANNUAL PLAN, 1976-77

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI SANKAR GHOSE): I beg to lay on the Table a copy of the "Annual Plan 1976-77" (Hindi and English versions). *[Placed in Library. See No. LT-10916/76].*

REVIEW ON AND ANNUAL REPORT OF THE HINDUSTAN PAPERS CORPORATION, LTD., FOR 1974-75

THE MINISTER OF STATE IN THE MINISTRY OF INDUSTRY AND CIVIL SUPPLIES (SHRI A. P. SHARMA): On behalf of Mr. Maurya I beg to lay on the Table a copy each of the following papers (Hindi and English versions) under sub-section (1) of section 619A of the Companies Act, 1956:—

(1) Review by the Government on the working of the Hindustan Paper Corporation Limited, New Delhi, for the year 1974-75.

(2) Annual Report of the Hindustan Paper Corporation Limited, New Delhi for the year 1974-75 along with the Audited Accounts and the comments of the Comptroller and Auditor General thereon. *[Placed in Library. See No. LT-10917/76].*

NOTIFICATION UNDER ALL-INDIA SERVICES ACT, ANNUAL REPORT OF CENTRAL VIGI- LANCE COMMISSION FOR 1974-75 AND A MEMORANDUM ETC.

THE MINISTER OF STATE IN THE MINISTRY OF HOME AFFAIRS, DEPARTMENT OF PERSONNEL AND ADMINISTRATIVE REFORMS AND DEPARTMENT OF PARLIAMENTARY AFFAIRS (SHRI OM MEHTA): I beg to lay on the Table—

(1) A copy each of the following Notifications (Hindi and English versions) under sub-section (2) of section 3 of the All India Services Act, 1951:—

- (i) The Indian Administrative Service (Appointment by Promotion) Second Amendment Regulations, 1976, published in Notification No. GSR 626 in Gazette of India dated the 8th May, 1976.
- (ii) The Indian Administrative Service (Appointment by Promotion) Third Amendment Regulations, 1976, published in Notification No. GSR 627 in Gazette of India dated the 8th May, 1976.
- (iii) The Indian Police Service (Appointment by Promotion) Amendment Regulations, 1976 published in Notification No. GSR 628 in Gazette of India dated the 8th May, 1976.
- (iv) The Indian Forest Service (Appointment by Promotion) Amendment Regulations, 1976, published in Notification No. GSR 629 in Gazette of India dated the 8th May, 1976.

[Shri Om Mehta]

- (v) The Indian Administrative Service (Fixation of Cadre Strength) Tenth Amendment Regulations, 1976, published in Notification No. GSR 329(E) in Gazette of India dated the 11th May, 1976.
 - (vi) The Indian Administrative Service (Pay) Ninth Amendment Rules, 1976, published in Notification No. GSR 330(E) in Gazette of India dated the 11th May, 1976.
 - (vii) The Indian Police Service (Fixation of Cadre Strength) Sixth Amendment Regulations, 1976, published in Notification No. GSR 340(E) in Gazette of India dated the 15th May, 1976.
 - (viii) The Indian Police Service (Pay) Fifth Amendment Rules, 1976, published in Notification No. GSR 341(E) in Gazette of India dated the 15th May, 1976. [Placed in Library. See No. LT-10918/76].
- (2) (i) A copy of the Annual Report (Hindi and English versions) of the Central Vigilance Commission for the year 1974-75.
- (ii) Memorandum (Hindi and English versions) explaining the reasons for non-acceptance by Government of the Commission's advice in certain cases mentioned in the above Report. [Placed in Library. See No. LT-10919/76].
- (3) A copy each of the following documents (Hindi and English versions) under sub-section (4) of section 3 of the Commissions of Inquiry Act, 1952:—
- (i) Report of the Commission of Inquiry into the allegations against certain former Ministers of Punjab—Volume II.
 - (ii) Memorandum of Action taken on the Report. [Placed in Library. See No. LT-10920/76].

NOTIFICATIONS UNDER CUSTOMS ACT AND CENTRAL EXCISE RULES

THE MINISTER OF STATE IN-CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE): I beg to lay on the Table—

(1) A copy each of the following Notifications (Hindi and English versions) under section 159 of the Customs Act, 1962:—

(i) GSR 338(E) published in Gazette of India dated the 14th May, 1976 together with an explanatory memorandum.

(ii) GSR 680 published in Gazette of India dated the 15th May, 1976. [Placed in Library. See No. LT-10921/76].

(2) A copy of Notification No. GSR 342(E) (Hindi and English versions) published in Gazette of India dated the 17th May, 1976 issued under the Central Excise Rules, 1944 together with an explanatory memorandum. [Placed in Library. See No. LT-10922/76].

REPORT ON THE WORKING OF THE COMMISSION OF RAILWAY SAFETY, 1974-75 AND PAPERS UNDER ART CORPORATIONS RULES

THE MINISTER OF STATE IN THE MINISTRY OF TOURISM AND CIVIL AVIATION (SHRI SURENDRA PAL SINGH): I beg to lay on the Table—

(1) A copy of the Report (Hindi and English versions) on the working of the Commission of Railway Safety for the year 1974-75. [Placed in Library. See No. LT-10923/76].

(2) A copy each of the following papers (Hindi and English versions) under sub-rule (5) of rule 3 of the Air Corporations Rules, 1954:—

(i) Summary of Budget Estimates for Revenue and Expenditure of Air India for the year 1976-77.

(ii) Summary of Actuals for the year 1974-75, Budget Estimates and Revised Estimates for the year 1975-76 and Budget Estimates for the year 1976-77 of Air India.

(iii) Summary of Revenue and Expenditure Budget Estimates for the year 1976-77 and Revised Estimates for the year 1975-76 of the Indian Airlines.

(iv) Summary of Actuals for the year 1974-75, Budget Estimates and Revised Estimates for the year, 1975-76 and Budget Estimates for the year 1976-77, of Indian Airlines. [Placed in Library. See No. LT-10924/76].

REVIEW ON AND ANNUAL REPORT OF CENTRAL INLAND WATER TRANSPORT CORPORATION LTD. FOR 1974-75 AND NOTIFICATION UNDER MERCHANT SHIPPING ACT

THE MINISTER OF STATE IN THE MINISTRY OF SHIPPING AND TRANSPORT (SHRI H. M. TRIVEDI): I beg to lay on the Table—

(1) A copy each of the following papers (Hindi and English versions) under sub-section (1) of section 619A of the Companies Act, 1956.—

(i) Review by the Government on the working of the Central Inland Water Transport Corporation Limited, Calcutta, for the year 1974-75.

(ii) Annual Report of the Central Inland Water Transport Corporation Limited, Calcutta, for the year 1974-75 along with the Audited Accounts and the comments of the Comptroller and Auditor General thereon. [Placed in Library. See No. LT-10925/76].

(2) A copy of the Merchant Shipping (Examination of Engineers in the Merchant Navy) Amendment Rules 1976 (Hindi and English versions) published in Notification No GSR 646 in Gazette of India dated the 8th May, 1976 under sub-section (3) of

section 458 of the Merchant Shipping Act, 1958. [Placed in Library. See No. LT-10926/76.]

STATEMENTS SHOWING ACTION TAKEN BY GOVERNMENT ON VARIOUS ASSURANCES, ETC. GIVEN BY MINISTERS

THE DEPUTY MINISTER IN THE DEPARTMENT OF PARLIAMENTARY AFFAIRS (SHRI B. SHANKARANAND): I beg to lay on the Table the following statements showing the action taken by Government on various assurances, promises and undertakings given by the Ministers during the various sessions of Fifth Lok Sabha:—

(i) Statement No. XXV—Third Session, 1971

(ii) Statement No. XXII—Eighth Session, 1973.

(iii) Statement No. XIX—Ninth Session, 1973

(iv) Statement No. XXIII—Tenth Session, 1974

(v) Statement No. XVI—Eleventh Session, 1974

(vi) Statement No. XV—Twelfth Session, 1974

(vii) Statement No. XIX—Thirteenth Session, 1975.

(viii) Statement No. III—Fifteenth Session, 1976

(ix) Statement No. I—Sixteenth Session, 1976

[Placed in Library. See No. LT-10927/76].

AGREEMENT BETWEEN CENTRAL GOVERNMENT AND THE STATE OF RAJASTHAN re. DEVELOPMENT ETC., OF ROAD LINKS OF NATIONAL HIGHWAYS IN RAJASTHAN

THE DEPUTY MINISTER IN THE MINISTRY OF SHIPPING AND TRANSPORT (SHRI DALBIR SINGH): I beg to lay on the Table a copy of the Agreement dated the 6th April 1976 (Hindi and English versions) entered into between the Central Government and the Government of the State of Rajasthan in respect of the development and maintenance of road

[Shri Dalbir Singh]

links of National Highways situated in the State of Rajasthan, under section 10 of the National Highways Act, 1956 [Placed in Library. See No. LT-10928/76].

11.03 hrs.

ESTIMATES COMMITTEE

MINUTES

SHRI BHAGWAT JHA AZAD (Bhagalpur): I beg to lay on the Table the following Minutes of the Estimates Committee:—

- (1) Minutes of the sittings relating to the Eighty-ninth, Ninety-seventh, Ninety-eighth, Ninety-ninth, Hundred and first and Hundred and second Reports of the Committee.
- (2) Minutes of the sittings of the Committee relating to the Procedural and General Matters.

11.04 hrs.

COMMITTEE ON ABSENCE OF MEMBERS FROM THE SITTINGS OF THE HOUSE

(i) MINUTES

SHRI S. M. SIDDAYYA (Chamarajanager): I beg to lay on the Table Minutes of the sittings of the Committee on Absence of Members from the Sittings of the House held on the 23rd March, 7th April, 29th April and 25th May, 1976.

(ii) TWENTY-EIGHTH REPORT

SHRI S. M. SIDDAYYA: I beg to present the Twenty-eighth Report of the Committee on Absence of Members from the Sittings of the House.

11.05 hrs.

JOINT COMMITTEE ON OFFICES OF PROFIT

EIGHTEENTH REPORT

SHRI PATTABHI RAMA RAO (Rajamundry): I beg to present the Eighteenth Report of the Joint Committee on Offices of Profit.

11.06 hrs.

MATTER UNDER RULE 377

HELP TO FAMILIES OF POLITICAL DETENUS

SHRI P. M. MEHTA (Bhavnagar): Mr Speaker, Sir, with your permission, I raise this matter of public importance under Rule 377.

"It is reported that Acharya Vinoba Bhave has spoken to the Hon'ble Prime Minister about extending help to the families of political detenues in the country"

I have raised this matter because many families of the political detenues could not manage to make both ends meet, their children had to discontinue their studies for non-payment of fees, and they have to face eviction from their houses because of non-payment of house rents. They are passing their days through great difficulties. It is a matter of concern to this House and to the people of this country.

I, therefore, request Government to make a statement thereon.

श्री रामावतार शास्त्री (पटना): यह जहरी है।

SHRI S. M. BANERJEE (Kanpur): I have written to you, Sir, already on a matter of public importance. I have been mentioning it for the last 3 or 4 days.

MR. SPEAKER: Do you want to raise another matter?

SHRI S. M. BANERJEE: Yes, Sir.

MR. SPEAKER: Is it not under this?

SHRI S. M. BANERJEE: Is somebody making a statement on this?

THE MINISTER OF HOME AFFAIRS (SHRI K. BRAHMANANDA REDDY): Maintenance allowance to the families of persons detained under MISA is paid in admissible cases under the orders issued by the State Governments and the Union Territory Administrations under the provisions of section 5 of MISA. This is decided on the merits of each individual case, with due regard to the financial circumstances of the family of the detenu and his position as the sole bread winner of the family, irrespective of other considerations including the detenu's political affiliation, if any. According to information received from State Governments and Union Territory Administrations, appropriate maintenance allowance has been sanctioned to the families of some detenus in Assam, Jammu & Kashmir, Meghalaya, Orissa, Punjab, Rajasthan, Tamil Nadu, Himachal Pradesh, Uttar Pradesh and West Bengal.

Honourable Member has referred to a reported talk by Acharya Vinoba Bhave with the Prime Minister about this matter. I would like to clarify that as far as it could be recollected Acharya Vinoba Bhave has not spoken to the Prime Minister on this matter.

श्री रामाबनार शास्त्री : अध्यक्ष महोदय बिहार में ऐसे बहुत से नजरबन्द हैं जिनकी कमिटी की हालत बहुत खराब है। उनका जिक्र इसमें नहीं है, इसका मतलब है कि नहीं दे रहे हैं।

श्री जोंकार लाल बेगम (कोटा) : राजस्थान में कुछ दिनों पहले 100 रुपये का पैसा देते थे, वह अब बन्द कर दिया है।

(Interruptions)

MR. SPEAKER: No debate on this; you have heard the Government.

(Interruptions)

SHRI H. M. PATEL (Dhandhuka): The statement said, "Government takes action on it." Does it take action on its own in respect of every MISA detenu or an application has to be by each detenu or his family. Secondly, you said, "Some of these people have been given allowances." There are other States which have not been mentioned here. Therefore, it would see that a number of States have not given any kind of allowances of this nature. I would be glad if you kindly clarify the matter further.

(Interruptions)

MR. SPEAKER: This is another matter. (Interruptions)

SHRI SOMNATH CHATTERJEE (Burdwan): Is there any uniformity about these rates or there are different rates for different places? What are the rates fixed on this that have been paid by the State Governments?

श्री राधाबनार शास्त्री : बिहार गवर्नमेंट ने किसी को नहीं दिया। मेरी जानकारी यह है कि बहुतों ने आवेदन किया है। अभी मार्च में जब मैं भागलपुर जेल में था, तो वहाँ मुझे लोगों ने बताया कि वहाँ के लोगों की हालत बहुत खराब है।

SHRI K. BRAHMANANDA REDDY: As the House is well aware, this is a matter where the State Governments are competent to do it, and as you all know, jail rules and the treatment to prisoners, etc. are contained in the Jail Manuals adopted by the State Governments.

(Interruptions)

SHRI SOMNATH CHATTERJEE: Copies are not available.

SHRI K. BRAHMANANDA REDDY: Therefore, according to the inter-

mation that I have placed before the House, it depends upon each Jail Manual or the rules that each State Government make. They have also got the right to decide their own formulae in this matter.

(Interruptions)

SHRI H. M. PATEL: They are contained under an Act. (Interruptions) At least I may make this request to him. While it is true that he knows that each jail has a different kind of Jail Manual, different rules and so on and so forth, could he, at least, indicate to them that in this matter a certain degree of uniformity would be desirable? We can write to them. I am suggesting it for his consideration.

(Interruptions)

SHRI K. BRAHMANANDA REDDY: There can be no uniformity. (Interruptions). This is an old thing. This is under the State List, etc.

So far as the persons detained in several States are concerned, it is not the Central Government that have detained them. In the case of persons who have been detained by the Central Government, no application has been made at all by anybody.

SHRI S. M. BANERJEE: Sir, I want to raise an important matter

MR. SPEAKER: That is tomorrow. I have allowed it to come tomorrow.

SHRI SAMAR MUKHERJEE (Howrah): Sir, I want a clarification from the hon. Minister. He just now said that no application has been made by anyone. Shall we send the applications to him?

MR. SPEAKER: You can do so; you can send copies to him.

SHRI SAMAR MUKHERJEE: Just now, the hon. Minister said that there is no application from any detenu . . .

SHRI K. BRAHMANANDA REDDY: I want to clarify what I said. So far as the number of persons who are detained by the Central Government is concerned, they are five and there is no application by anyone of them for any allowance. That is what I said.

SHRI DINEN BHATTACHARYYA (Serampore): Shri Noorul Huda is an M.P. of this House. He has written a letter.

SHRI SAMAR MUKHERJEE: Already there are hunger strikes in various jails. Regarding allowance, I wrote to him about Jaipur Jail twice. After that, some allowance was given only Rs. 50, Rs. 75 and the maximum Rs. 125. Now, in the Calcutta Presidency Jail, the hunger strike is going on continuously from 17th May. In other jails also, they have written to him and they have threatened to go on hunger strike because they have no other alternative. Their families are completely starving. In West Bengal, there was a law and when we were under preventive detention, we enjoyed family allowance on the basis of Rs. 30 per family member. Now, they have made the maximum Rs. 125.

Very recently, only last week, I met our M.P., Mr. Noorul Huda, in Assam Jail. He told me that the maximum family allowance given is Rs. 150. But it is too inadequate. No family can survive on the basis of this allowance. That is why a revision is absolutely necessary. It may be within the jurisdiction of the State Governments. But the Centre should intervene and save the situation because the families are completely starving. They are detained for prevention, not for punishment. Why are their families being starved in this way? This is a very serious matter.

MR. SPEAKER: Do you have the number of persons detained under MISA who are getting allowance?

SHRI K. BRAHMANANDA REDDY: According to the information that I have now about 2,348 persons are receiving allowance.

SHRI SOMNATH CHATTERJEE: Sir, this a very important matter that I want to raise with your kind indulgence about the judgment which has been delivered by the Calcutta High Court in the LIC case....

MR. SPEAKER: I have asked the Minister to make a statement tomorrow.

SHRI S. M. BANERJEE: What about textile matter?

MR. SPEAKER: That is also tomorrow. I meant that. Both are there tomorrow.

11.45 hrs.

BANKING AND PUBLIC FINANCIAL INSTITUTIONS LAWS (AMENDMENT) BILL

THE MINISTER OF STATE IN CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE): Sir, I beg to move:

"That the Bill further to amend the Industrial Finance Corporation Act, 1948, the State Bank of India Act, 1955, the Industrial Development Bank of India Act, 1964 and the Regional Rural Banks Act, 1976, be taken into consideration.

This Bill seeks to bring about a measure of uniformity in the provisions relating to appointment and fixation of terms and conditions of service of the Chairman of the Industrial Finance Corporation of India, the Chairman, Vice-Chairman and Managing Directors of State Bank of India, the Chairman and Managing Director of the Industrial Development Bank of India and the Chairmen of the Regional Rural Banks, in the relevant statutes under which these banks and institutions have been set up. While commending the Bill for consideration of the House, I shall confine myself to explain some of the more important amendments.

As the House is aware, these banks and institutions were set up over the years from 1948 to 1976.

The Industrial Finance Corporation of India was set up in 1948 and its shares are held between the Industrial Development Bank of India (50 per cent), life Insurance Corporation and Scheduled Banks (about 35 per cent), cooperative banks and cooperative societies (about 15 per cent). Chairman of this Corporation is appointed by the Central Government in consultation with the Industrial Development Bank of India.

The State Bank of India was established in 1955. It was a successor to the Imperial Bank of India, a private sector bank, where the Central Board was autonomous in the matter of appointment and determination of the terms and conditions of service of its senior executives. Under the State Bank of India Act, the Chairman and the Vice-Chairman of the Bank are appointed by the Central Government in consultation with the Reserve Bank of India after consideration of the recommendations made by the Central Board of the Bank. They can be removed from service by the Central Government after consultation with the Reserve Bank. In the case of the Managing Director of the State Bank, however, the appointment is made by the Central Board of the Bank with the approval of the Central Government and he can be removed from service by the Central Board with the approval of the Central Government. As all the Directors of the Central Board are appointed by the Central Government, it is proposed that henceforth the appointment of the Chairman/Vice-Chairman/Managing Director of the State Bank should be made by the Central Government in consultation with the Reserve Bank.

The Industrial Development Bank of India was established in 1964 as a wholly-owned subsidiary of the Reserve Bank and was restructured in 1975 as wholly-owned by the Central Government. Its Chairman and

[Shri Pranab Kumar Mukherjee]

Managing Director are appointed by the Central Government and the terms and conditions of their service are also determined by the Central Government.

The Regional Rural Banks were constituted in 1975 with the shareholding distributed among the Central Government (50 per cent), the concerned State Government (15 per cent), and the sponsoring bank (35 per cent). The power of the appointment and determination of the terms and conditions of the service of the Chairman are wholly vested in the Central Government.

Thus due to various historical reasons and changes in the shareholding from time to time, the procedure for appointment, fixation of terms and conditions of service of the Chief Executives of these banks and financial institutions are not uniform. In regard to the removal from office of these functionaries, there is a particular procedure prescribed in some Acts while in other Acts there are no such provisions. The Bill, I have the honour to move in this House, is designed to bring about a measure of uniformity in this behalf within the existing frame-work of the relevant statutes, and consistent with the ownership of the banks and the financial institutions concerned.

Apart from the existing provision in the statutes, or removal of these functionaries from office, circumstances may arise when Government may consider it necessary to terminate the term of their office before its expiry. It is, accordingly, considered necessary and desirable to have such a provision vesting exclusively, in the Central Government the power to terminate the term of the incumbents of these offices after giving them suitable notice of not less than three months in writing or salary and allowances in lieu thereof. At the same time, these functionaries would be allowed an option to be relieved of their office by giving to the Govern-

ment a notice in writing of not less than three months. Similar conditions of appointment are now obtaining in the case of Government servants as well as Chief Executives of the Public sector undertakings.

Sir, there are certain other amendments of minor nature in this Bill which are mainly of procedural or consequential nature.

With these remarks, I commend the Bill to the House for consideration. Sir, I move.

MR. SPEAKER: Motion moved:

"That the Bill further to amend the Industrial Finance Corporation Act, 1948, the State Bank of India Act, 1955, the Industrial Development Bank of India Act, 1964 and the Regional Rural Banks Act, 1976 be taken into consideration".

SHRI SOMNATH CHATTERJEE (Burdwan): The Hon. Minister has said that to bring about a measure of uniformity in the procedure for appointment, fixation of terms and conditions, removal etc. of the high officers of the Finance Corporation, the State Bank, the IDBI and the Regional Rural Bank of India, this Bill has been brought. The only substantial provision made is to make it easy to get rid of these officers. If you will kindly go through the Bill, you will see that it is proposed to make it easy to get rid of these officers. I don't know the merits of these officers and I am not saying anything about them. But let us not talk about bringing about uniformity through this Bill: the only uniform provision here is the provision for getting rid of them. There is nothing about service conditions, nothing about terms of appointment. What is there in this statement about their services conditions etc.? May be, some persons or some bad elements have to be got rid of. Let them be got rid of. But what is this procedure? We agree that banking is to play a very important part in the economy of this country; we are not minimising this. Not that, whatever is happening

in the sector of nationalised banks is desirable; there is much scope for improvement; since the scope of this Bill is very limited, I am not trying to go into the larger canvas, but I hope the Minister is applying his mind to that aspect—the service conditions of not only the higher echelons but also the ordinary staff in the banks, nationalised banks and also the State Bank of India, IDBI, etc.

The State Bank's importance cannot be minimised; it is next to the Reserve Bank of India; it was nationalised much before the nationalisation of the commercial banks; it is almost a State Bank as the very name indicates. Various important functions are to be performed by the State Bank of India. So far as the functioning of the State Bank of India as a commercial bank is concerned, there are various things which need to be looked into. There are large amounts of outstanding loans given to parties who do not deserve them on merits. I do not know what are the outstanding amounts and how much has been written off or treated as bad debts, and if any high officers like Chairman or Vice-Chairman or Managing Director has been responsible, what steps are going to be taken against them. I do not mind the Central Government taking power for the appointment of these officers. because, after all, the Central Government, through the Minister, is responsible to this House, is accountable to this House, so far as the functioning of the banks and these institutions is concerned. Instead of having this procedure for consultation, consideration, recommendation and ultimately behind the scene, the Central Government's view prevailing, let the Central Government come on the scene and take the responsibility itself fairly and squarely. I do not mind that.

But the position one has to consider is why this new clause for termination of services is going to be inserted, because, under the present State Bank of India Act itself, section 24 provides for the removal of the Chairman and

the Vice-Chairman after consulting the Reserve Bank. If that power has been given, the only restraint on the absolute exercise of the power is that you have to give them an opportunity to show cause. Now, that opportunity for show-cause will not be such a procedure which will stifle the hands of the Government in appropriate cases to get rid of the incumbents holding these posts. The intention of the Parliament is very clear. So far as appointment is concerned, it has to be done in consultation with the Reserve Bank, and so far as removal is concerned, it has to be done, if I am not mistaken, in consultation with the Reserve Bank. Now, for termination, there is no provision for consultation with the Reserve Bank. I would like to know from the hon. Minister why the Reserve Bank is being kept out of the scene altogether in this aspect and what will be the effect on the present incumbents. Although you want to make it retrospective by Clause 2 of the Bill, if I may say so, a sort of drafting ingenuity has been there to make it applicable retrospectively without saying so on the body of the Bill. I admire the ingenuity even if it is legislative drafting ingenuity. It is said in Clause 2 of the Bill:

"Any reference in sections 3(i), 4(ii), 5(i) and 6(k) of this Act to the chairman or, as the case may be, vice-chairman or managing director shall be construed as including a reference to the person holding office as such at the commencement of this Act."

The State Bank of India Act will not contain any provision about retrospective effect, not the other Acts will contain any such provision, but Clause 2 of this Bill, the Banking and Public Financial Institutions Laws (Amendment) Bill contains this provision which makes it, in effect, retrospective. Why don't you say so? What is the Government's fear, I do not know, I would like to know from the hon. Minister as a matter of policy, why the Reserve Bank is being kept out of

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this aspect when the question of termination of services of the Chairman, Vice-Chairman, Managing Director of State Bank, or Chairman of Industrial Finance Corporation or the Chairman etc. of the IDBI, the Regional Rural Banks is concerned. We want people of sufficient status—I do not mean status in the society as such—of sufficient qualification to be appointed in these posts. If they feel that in the exercise of absolute, unrestrained and uncontrolled powers, their services can be terminated just by giving three months' notice as an ordinary employee of a private concern it cannot inspire confidence in the minds of those people who would like to serve the country through the means of these institutions.

I know of a case and I raised it on the floor of the House also when we were discussing the Indian Iron and Steel Company Bill. One of the directors of Metal Box Company was getting Rs. 8000 per month as salary. At the request of Shri Mohan Kumaramanglam, he took up a job in the Indian Iron and Steel Company as its custodian on a salary of Rs. 3000. He agreed to that voluntarily just to serve the nation, but he had to earn the displeasure of the powers that be in the corridors of North Block or South Block and he had ultimately to go. He resigned and left the job. He wanted to serve the nation and joined the Indian Iron and Steel Company at the call of the then Steel Minister, who is unfortunately no more with us. After the unfortunate death of Shri Mohan Kumaramanglam, his position was made so difficult that he had to leave the Indian Iron and Steel Company. He lost his previous job and he lost his job in the Indian Iron and Steel Company also and was left with no alternative but to try for a job elsewhere. It is not that every matter is tackled by the Minister. I am prepared to assume for the sake of arguments that Shri Pranab Kumar Mukherjee—I do hope that he does not change his attitude because of the

company that he is keeping or will go on keeping—will apply his mind, if he is allowed to do so, uncontrolled and unrestrained and do things properly. But he is not looking after all matters. How things are done in Government hierarchy, he probably knows better than I; I know nothing. But this unrestrained power is not good. Why are you omitting the Reserve Bank out of the scene altogether? For appointment of the Chairman, you have to consult the Reserve Bank, for removal you have to consult the Reserve Bank, but for termination of his services, you have not to consult the Reserve Bank. He is not having even this minimum protection which an employee or an officer of his status should get. Although it is desirable that the Central Government may in such cases instead of the local Boards take up this responsibility of appointment, removal or termination, but this absolute right is liable to be misused. It may deter good people from coming and joining these institutions. I am sure, this is not the intention of the Government.—I hope, not—to push people by promotion as Chairman, Vice-Chairman etc., but to try to attract good people from outside. If that is so, how do you get them if they are liable to be dismissed at three months' notice without any show cause, without any opportunity of representation, without the Reserve Bank's intervention in the matter, or their views being taken in the matter. I, therefore, submit that it may not serve the purpose which the hon. Minister has in view. It may help him temporarily, I do not know, but it may not ultimately serve this purpose. After all, when uncontrolled power is given, it is prone to be used in a manner which is not always really for the benefit of those for which the power is given.

We know, Government servants can be retired compulsorily that is what we call premature retirement. But there the Government has to satisfy at least one test, namely, retirement has to be done in public

interest. At least you have to *prima facie* apply your mind and make out a case *prima facie* that the Government servant was not being found up to the mark and the public interest required that he should be retired and thus he can be got rid of by giving three month's salary or three month's notice. But here there is not even such a restraint. Public interests do not even come into the scene. After all these are public institutions. This is not about an employee in a Birla concern so that they can ride roughshod over any sense of justice and fairplay. Therefore, when a public institution and high officers are going to be covered by this and this power is being taken only to get rid of people. I submit it may not and is not likely to inspire confidence in the minds of the future incumbents.

It seems that clause (2) is rather interesting. The disclosures are rather interesting. The scope of the Bill at the moment is very limited. In respect of officers in different banks and also nationalised banks and officers in institutions like the IFC, IDBI and the Regional Banks and the State Bank of India, a proper employment policy should be found out, should be chalked out and implemented. These are matters which should not be dealt with unitwise like the complaints which we are now hearing about nationalised banks' functioning. There are complaints that a regional attitude is being taken up. We know that there are different banks in different areas. A sort of regional attitude is being taken up. I hope the Minister is considering this aspect. There is a Banking Services Commission. These are matters which should be dealt with.

So far as other officers are concerned, there should be a proper and integrated employment policy, recruitment policy, posting policy and also a policy regarding terms and conditions. Your just taking powers here and there for the purpose of meeting a situation *ad hoc* will not solve the problem. Therefore, I request the hon.

Minister to allay the misgivings we are having that this power is likely to be misused. What is the check on the power which is now being taken here by you to get rid of these high officers? Why are you putting the Reserve Bank out of the scene? Why do you not give them an opportunity?

In many cases, I know and nobody can deny that and I am sure even the hon. Minister cannot deny that, Government servants, I do not say all, but in a number of cases, Government servants have been compulsorily retired and the power has not been utilised for a proper purpose or for a proper object. In many cases these orders could not be sustained by the Government, because there is not an iota of justification for getting rid of them. There are some high officers, some busybodies who can procure orders and who can exert influence. There are rivalries inside the organizations. We know of so many cases. The other day a high officer of the Calcutta Port Commissioners' office was compulsorily retired. The matter was taken to Court. The Court repeatedly asked the Commissioners, 'Tell me, why he was made to retire? What fault has he committed?' He was given glowing certificates and even two months before he was made to retire, he was given a certificate that he has rendered immense service to the Calcutta Port. Then why he was made to retire? Because he had a quarrel with another officer. So he was sacked. I take it that the hon. Minister has the real intention of trying to do something good for the country and if you cannot do everything secretly and you have to trust people, then you have to attract proper people and put them at the proper place. And if you appoint people for 5 years and then if you try to get rid of them after six months without any rhyme or reason but you say it is in public interest because you do not have to account for that to anybody, that is not in the right direction. So, in taking these powers, you have to see that there are some checks and balances. There is no scope for unrestrained power.

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So far as the present incumbents are concerned, if your intention is to apply it to them also, as it seems to be, so in view of Clause 2 of the Bill, if they are already enjoying some statutory privileges or a fixed tenure, what will be the consequences of terminating their services? I do not know whether the Minister has taken the views of the Law Ministry about its applicability in cases where the period has been fixed, because the State Bank Act requires that you have to fix the period at the time of his appointment. There may be other statutes having similar provisions. In those cases where you have fixed the period by a statute, can you nullify in the manner in which it is sought to be done?

These are the matters which require consideration.

I would request the hon. Minister to tell us as to what is being proposed to be done with regard to the general recruitment policy, appointment policy, promotion policy, service conditions of the employees there and also employees of the nationalised banks? This is very important. What will be the role of the Reserve Bank with regard to their appointment and termination in future?

These are my submissions and I would request the hon. Minister to refer to them in his reply.

SHRI K. SURYANARAYANA (Eluru): This Bill has been introduced to bring about a measure of uniformity in the procedure of appointment of Chairman, Managing Directors and other officers. There have been only four institutions. They have not mentioned about the nationalised banks. As you know, they have similar powers to remove the Chairman. No mention has been made in this Bill about the Industrial Credit and Investment Corporation of India and other nationalised banks. I would like to know from the hon. Minister whether the Chairman of such insti-

tutions can be removed or they have got the rights already.

The procedure of loaning is not uniform and there is no general policy in this regard. Every institution has its own policy. The other day I was discussing about the grant of loan to a co-operative sugar factory by the Industrial Finance Corporation of India. The Industrial Finance Corporation officers said that the four institutions have got their different policies. The loanee himself should approach these four institutions. The big private industrialists can manage but the co-operative institutions are not able to approach them directly.

The cost of sugar factories has risen from Rs. 3 crores to Rs. 7 crores. They approached us. They said that the Industrial Finance Corporation of India is granting loan and they are asking them to get sanction from the IDBI, LIC, etc. as their share of loan applied. I would like to suggest that the loaning policy should also be made uniform by all the institutions. Before nationalisation, the LIC and General Insurance companies were distributing risks among themselves according to their financial capacity. Everyone should go to one institution i.e., one financial institution can take up jute, another can take up sugar, the third one can take up cotton. They can concentrate on that and supervise the same easily and distribute among themselves.

The cost of the machinery of the sugar industry has gone up. 50% of the sugar industry is in doldrums. 50% of the share capital has been contributed by the State Government. The remaining 50% block capital loan is being guaranteed by the State Government and the Central Government jointly and they are standing surety on behalf of the co-operative sugar factory. The difficulties of the co-operative sugar industry are not being taken into consideration. They are taking care of the old ones which are being owned by the industrialists and

the capitalists. I just want to read out one sentence from the copy of the letter addressed to Minister for Agriculture, Minister for Industry and Minister for Finance, on 7-1-76 regarding incentives for new sugar factories. It says:

'The Sampath Committee in para No. 19 of its report has shown that a new factory established at a cost of Rs. 300 lakhs, even after 14 years of working, would have the deficit of Rs. 129 lakhs, Rs. 312 lakhs, and Rs. 325 lakhs in the high, medium and low recovery areas respectively.'

So, my point is this. The cooperatives are not able to repay on account of the policy of the Government. A factory constructed with machinery costing Rs. 1½ crores is not getting any incentives according to this present policy but if it is over 2 crores they are getting benefits. I asked a question how in the same year, for the same machinery, it costs in one institution Rs. 1½ crores and in another institutions Rs. 2 crores and above. The Government said it is their look out. What I say is, the Finance Minister, Agriculture Minister and Industry Minister should sit together and rectify these things.

The Reserve Bank was the policy-maker in those days of the British Government but now the Government is controlling even the policies of the Reserve Bank. Yesterday we discussed about the Constitution Amendment Bill. It has been stated that there have been frequent amendments, 76 Laws were included in the Ninth Schedule. Is it not the duty of the Government, when they come with this Bill, to see that these are thoroughly examined, taking into consideration the whole consequences of rural banking policy including public financial institutions like cooperatives etc? They should see whether the loanees have the capacity to repay these loans. In the entire country, including Maharashtra, 9 new cooperative sugar factories are there which have not benefited by this policy because these

factories were constructed with a lesser cost of machinery, that is, Rs. 1½ crores even though they exceeded Rs. 3 crores of the total cost of the unit. The Industry Minister and Agriculture Minister have agreed that it should be considered but nothing has been done. The Minister for Industries said that inefficiency should not be rewarded and efficiency should not be punished. So, my point is this. The Government should come forward with proper loaning policy.

I shall give you one instance. In my Constituency, about ten years back, the State Bank of India had given Rs. 4 lakhs to an individual solely on the basis of the security of Government land. When I asked a question in Parliament as to how it had happened I was told after enquiry that "it was a State secret and, according to the State Bank's policy, the details of it could not be given. the loan was given on the basis of sufficient security." My question is this. Was the loan utilised for the purpose for which it was granted?

SHRI B. V. NAIK: They were financing Rs. 4 lakhs of government money on the security of government land. What is wrong in that?

SHRI K. SURYANARAYANA: Of course it is the government money. But the loan was given on the security of Government land which had been taken by him on lease. Anyway, we the Members of Parliament are watchdogs for the implementation of the policy in regard to Government schemes. Whenever such an instance is brought to the notice of the Government, they simply say that it is a trade secret and we cannot reveal it in the public interest. They are not taking us into confidence even in Parliament.

Some loan was given for a specific purpose. But after ten years or so, on inspection, they should have given us the details of it as to whether it had been utilised for the development of agriculture or any other purpose.

[Shri K. Suryanarayana]

What I am concerned with is not getting the loan back. I am concerned only with the agricultural development for which the loan was taken. So far no details of it were given. These things are going on. Let me also bring to the notice of government one more glaring instance. That is about the cooperative sugar factories which are being declared sick. They should decide something about these nine sugar factories which are being declared sick. These factories have been constructed at a cost lesser than Rs. 3 crores and odd. Government should apply their mind in giving them some sort of incentives along with others. Who have spent more than 2 crores so that these sick co-operative sugar factories may again start crushing the canes in the next year. So, I request the hon. Minister of Finance to convene a meeting of the Ministers of Agriculture and Civil Supplies and sit together and decide about the policy in this regard as to how they are giving incentives and how the loan is being utilised and whether the loans are being utilised for the purposes for which they were given.

Whenever they get hold of the blackmarketeers only the officers names are being published and the victims or cheat's names are not being published at all. That is not even known to the public. Officers are interested to get their names published so that their prestige may be enhanced in catching the blackmarketeers. We are interested to know the names of the blackmarketeers, cheats etc. who are cheating the country.

श्री राजाबतार शास्त्री (पटना): अध्यक्ष महोदय, सरकार इस संशोधन विधेयक के द्वारा इण्डस्ट्रियल फ़ाइनेन्स कारपोरेशन एक्ट, 1948, स्टेट बैंक ऑफ़ इण्डिया एक्ट, 1955, इण्डस्ट्रियल डेवलपमेंट बैंक ऑफ़ इण्डिया एक्ट, 1964 और रीजनल रूरल बैंक एक्ट, 1976 में संशोधन करना चाहती है। इस संशोधन के द्वारा आवश्यकता पड़ने पर चेयरमैन, वाइस चेयरमैन

और मैनिजिंग डायरेक्टर को हटाने का अधिकार सरकार अपने हाथ में रखना चाहती है या इस तरह के आदमी स्वयं नौकरी से या उस पद से हटना चाहें तो यह अधिकार उन्हें भी देना चाहती है, शर्त यह है की उन को तीन महीने का नोटिस सरकार देगी या तीन महीने की तनखा देगी, इसी तरह से यदि वे अधिकारी हटना चाहें तो वे तीन महीने पहले सरकार को सूचना देंगे।

इस सिलसिले में, अध्यक्ष जी, मैं दो-तीन सवाल उठाना चाहता हूँ। इस में यह भी व्यवस्था की गई है कि अगर सरकार चेयरमैन को हटाना चाहेंगी तो उन्हें मौका देगी कि वे अपनी सफ़ाई दें उन्हें क्यों नहीं हटाया जाना चाहिये। यह अधिकार आप उन्हें देना चाहते हैं। उन की बात सुन लेंगे तब आप फ़ाइनली तय करेंगे कि हम उन्हें हटाएं या नहीं, लेकिन क्या यह अधिकार आप बैंकों या इस तरह के आर्थिक संस्थानों में काम करने वाले तमाम कमचारियों को देते हैं? नहीं देते हैं, जब चाहा जिसे हटा दिया। उन की सफ़ाई आमतौर से सुनते नहीं। तो मेरा कहना यह है कि इस तरह की दो नीतियाँ इन संगठनों और संस्थाओं में नहीं होनी चाहिए और एक तरह की ही नीति होनी चाहिए। जब आप अधिकारियों, वाइस-चेयर मैन या इस तरह के लोगो को अधिकार देते हैं, तो दूसरों को भी देने चाहिए। पहली बात तो मैं यह कहना चाहता हूँ कि दो तरह की नीति सरकार को नहीं बरतनी चाहिए और एक समान नीति बैंक उद्योग में काम करने वाले या इस तरह के जो दूसरे वित्तीय संस्थान हैं, उन में काम करने वाले लोगों के प्रति बरतनी चाहिए और एक तरह का नियम लागू करना चाहिए।

दूसरी बात मैं यह निवेदन करना चाहता हूँ कि बैंकों में जो आप चेयरमैन मनोनीत करते हैं और दूसरे अधिकारियों को मनोनीत करते हैं, तो क्या इस के लिए आप ने योग्यता निर्धारित की है? स्टेट बैंक के चेयरमैन के लिए या

या रिजर्व बैंक के गवर्नर के लिए या इस तरह की जो दूसरी वित्तीय संस्थाएँ हैं जैसे आई० बी० बी० आई०, इन में कौन चैयरमैन हो सकते हैं, कौन वाइस चैयरमैन हो सकते हैं, कौन प्रबन्ध निदेशक हो सकते हैं, इन की आप ने योग्यताएँ निर्धारित की हैं। किस आधार पर आप ने बैंकों में नियुक्तियों की हैं? मैं आपको बताना चाहता हूँ कि इस चीज को ले कर लोगों में बहुत ही संदेह है, असंतोष है। किस आधार पर, किस सिद्धान्त पर लोगों की नियुक्तियों की जा रही हैं, यह मैं आप से जानना चाहूँगा, यह सदन जानना चाहेगा और देश की जनता जानना चाहेगी। इस सिलसिले में आप की क्या नीति है, उन का अनुभव क्या है जिन्हें आप नियुक्त करते हैं। उन की योग्यता क्या है, बैंकों में उन्होंने पहले काम किया है या नहीं किया है। इन तमाम बातों के सिलसिले में जानना चाहूँगा कि आप की नीति क्या है, किस आधार पर आप उन्हें लेते हैं? उदाहरण स्वरूप, आप ने रिजर्व बैंक के गवर्नर को नियुक्त किया। कहते हैं कि उन्हें बैंक में काम करने का कोई अनुभव नहीं है और उन्होंने बैंक में कभी काम नहीं किया है। वह जीवन बीमा निगम में काम करते थे लेकिन उन को आप ने रिजर्व बैंक आफ इन्डिया का गवर्नर बना दिया पुरी साहब को आप ने वहाँ का गवर्नर बना दिया। तो यह मैं जानना चाहूँगा कि क्या किसी के कहने पर या कही से कोई दबाव पड़ा जिस की वजह से आप ने उन को रिजर्व बैंक के सब से बड़े ओहदे पर बैठा दिया? क्या वह रिजर्व बैंक में अच्छा काम कर सकेंगे और अर्थव्यवस्था को ठीक से चला सकेंगे, यह मैं मैं जानना चाहता हूँ।

ठीक इसी तरीके से इंडस्ट्रियल डेवलपमेंट बैंक आफ इन्डिया के चैयरमैन को आप ने नियुक्त किया उनकी योग्यता क्या है, किस आधार पर आप उन्हें नियुक्त किया है, क्या उन का अनुभव है? इस तरह की सब बातें सदन जानना चाहेगा ताकि हम यह समझें कि इस तरह के महत्वपूर्ण संगठनों में, वित्तीय संस्थानों में जिन के ऊपर हिन्दुस्तान

के अर्थतंत्र को चलाने की जवाबदेही है, आप उचित लोगों को बैठा रहे हैं, अच्छे लोगों को बैठा रहे हैं योग्य व्यक्तियों को बैठा रहे हैं, ईमानदार लोगों को बैठा रहे हैं। यह हम जरूर जानना चाहेंगे। तो दूसरी बात मैं यह कहना चाहता था कि इस तरह की चर्चा देश में चल रही है, और जो असंतोष लोगों में इन नियुक्तियों के कारण हो रहा है, उस के बारे में सरकार क्या कर रही है।

तीसरी बात, अध्यक्ष जी, यह है कि बैंको के जो अधिकारी हैं वे न जाने क्या क्या करते हैं। मंत्री जी को मालूम है कि मैं अक्सर कुछ बैंकों के बारे में लिखता रहा हूँ कि आप के बैंकों के अधिकारियों का बर्ताव के कर्मचारियों के साथ व्यवहार अच्छा नहीं होता है बल्कि एक नीकरशाही रवैया आज भी आप की इन तमाम इंटीटयूसन्स में है, वे चाहे राष्ट्रीयकृत बैंक हों या कोई दूसरे बैंक हों वहाँ पर कर्मचारियों का सहयोग लेने की कोशिश नहीं की जाती। मैं खास तौर से रिजर्व बैंक, पटना के बारे में कहना हूँ कि वहाँ पर जो इम्प्लाइज प्रभान मंत्री जी द्वारा घोषित बीस सूत्री कार्यक्रम को अमल में लाने का प्रयास करते हैं, तो उन के खिलाफ कार्यवाही की जाती वहाँ के अधिकारी उन के खिलाफ कार्यवाही करते हैं और आज भी चार या पांच इम्प्लाइज महीनों से वहाँ पर सस्पेंडेड हैं। अगर उन का सलूक इम्प्लाइज के साथ अच्छा नहीं होता है और कर्मचारी उस का विरोध करने हैं तो कोई न कोई बहाना बना कर उन के खिलाफ कार्यवाही की जाती है और, अध्यक्ष जी आप को सुन कर ताज्जुब होगा कि पटना के रिजर्व बैंक में आज भी इस तरह के अप्राप्त हैं, जिन की कनाइस से, जिन की मिलीभगत से जयप्रकाश जी के आन्दोलन के समर्थन में पंचिया बंटती हैं और जब कर्मचारी अधिकारियों का ध्यान उस तरफ दिलाते हैं तो उन के खिलाफ कार्यवाही न कर के उल्टे कार्यवाही ध्यान दिलाने वाले कर्मचारियों के खिलाफ की जाती है। आज जो बीस सूत्री कार्यक्रम है उस को पूरा

[श्री रामबातार शास्त्री]

देश मानता है और कोई दूसरा कार्यक्रम ऐसा नहीं है जिस को पूरा देश मानता हो, चार सूत्री कार्यक्रम को पूरा देश नहीं मानता है लेकिन देश के मजदूर पूरी तरह से इस बीस सूत्री कार्यक्रम को मानते हैं, परन्तु इस कार्यक्रम को लागू करने में आप के अधिकारी बाधक होते हैं। मुजफ्फरपुर में सेंट्रल बैंक की एक शाखा है। वहाँ के बारे में मैंने लिखा है कि वहाँ के जो जोनल मैनेजर डाक्टर साहब हैं वे एम्पल इध को ठोकर मारते हैं और उन के साथ उन का व्यवहार अच्छा नहीं है। उन के खिलाफ कोई कार्यवाही नहीं की गई है। इतना ही नहीं स्टेट बैंक ऑफ इन्डिया के जो सब से बड़े अधिकारी तलवार, साहब हैं, इन के बारे में भी बारबार सवाल उठते रहे हैं। मैं इन चीजों की तरफ इमलिए ध्यान दिला रहा हूँ कि कार्यचारियों से जो सहयोग लेना चाहिए, वह नहीं लिया जाता है बल्कि जो कर्मचारी बीस सूत्री कार्यक्रम पर अमल करना चाहते हैं उन को गिनोलाइज किया जाता है, दंडित किया जाता है।

श्री एन० रामगोपाल रेड्डी: (निजामाबाद) : यहाँ पर इन्होंने तलवार साहब का नाम लिया है जोकि नहीं लेना चाहिए।

अध्यक्ष महोदय : कोई चार्ज तो नहीं लगाया है।

श्री रामबातार शास्त्री : इस तरह की चीजें हो रही हैं। मेरा निवेदन है कि ऐसे अफसरों के खिलाफ कार्यवाही कीजिए और उन को कहिये कि वे कर्मचारियों के साथ मिल कर उनके सहयोग से इन महत्वपूर्ण वित्तीय संस्थानों का कार्य संचालन करें जिस से देश को ज्यादा से ज्यादा फायदा हो सके। तो इस अवसर का लाभ उठा कर इस तरफ भी मैं आप का ध्यान दिलाना चाहता था।

चौथी बात लोन पालीसी के बारे में है। बहुत सारे लोगों ने इस के बारे में कहा है मेरा कहना यह है कि इस को ज्यादा से ज्यादा आसान बनाया जाए अगर आप चाहते हैं कि बीस सूत्री कार्यक्रम पूरा हो। बीस सूत्री

कार्यक्रम में कमजोर वर्गों को बहुत स्थान दिया गया है और उन की स्थिति को हम बदलना चाहते हैं लेकिन देहात में लोगों को कर्जा नहीं मिल रहा है। बहुत सी राज्य सरकारें भी लैंडिंग के खिलाफ साहूकारी प्रथा के खिलाफ कानून बना रही हैं, जिस की वजह से गरीबों को, मजदूरों को, बन्धक मजदूरों को उन से कर्ज मिलना बन्द हो गया है या होने वाला है। उन को आर्थिक मदद की बहुत जरूरत है। इन लोगों को ज्यादा से ज्यादा मदद मिले, इस तरह की व्यवस्था आप को देहातों के अन्दर करनी है त कि फिर सहुकार दूसरे तरीकों से इन पर हावी न हो सके और उन पर अपने पंजे न गड़ा सके। तो इस तरफ भी आप को ध्यान देना चाहिए, आप का ध्यान जा रहा है लेकिन मैं चाहता हूँ और तेजी से उस तरफ आप का ध्यान जाय और जल्दी से जल्दी इस काम को किया जाए। अब गरीब परेशान है। इसलिए उन के आर्थिक विकास में इस तरह के बैंकों की मदद की बहुत जरूरत है। यह मैं, आपकी जो श्रृणु देने की नीति है, उसके सिलसिले में कहना चाहता हूँ कि आप ऋण नीति को द्रुत गति से परिवर्तित कीजिए। कहीं कहीं श्रृणु देने के सिलसिले में भ्रष्टाचार की बात भी सुनने में आती है। भ्रष्टाचार को मिटाने की आपकी इच्छा है किन्तु बीस सूत्री कार्यक्रम के बावजूद भ्रष्टाचार बढ़ा है जिससे यह जाहिर होता है कि आपकी मशा, आपका उद्देश्य पूरा नहीं हो सका। यह बदकिस्मती की बात है कि बैंक उद्योग में भी भ्रष्टाचार घसता जा रहा है या घस गया है। इसे रोकने की जरूरत है। अगर लोन मिलने में सलासी देनी पड़े तो उस वर्ज से अब गरीबों को छोटे छोटे उद्योग घरे वालों को, स्म तकों को, ग्रेजुएटों को, कमजोर वर्ग के लोगों को, बुनकरों को फायदा नहीं मिलने वाला है। बुनकरों की हालत को मैं जानता हूँ क्योंकि उनसे हमारा सम्बन्ध रहा है। उनके अन्दोलन को मैं जानता हूँ उनको अभी तक बैंकों से कर्ज नहीं मिल रहा है। भले ही आप कह दें, आप के अफसर आप के पास लिख कर भेज दें लेकिन सचमुच में वे

मोम अभी भी इस कदम से सहमत हैं। अभी भी बड़े बड़े लोगों को ऋण मिल रहा है। उन्हीं बैंक ऑफिशियर्स, मुनाफाखोरों, चोर बाजारियों, हथोरेदारों और हिन्दुस्तान के 75 घरानों के परिवारों के लोगों को ऋण मिल रहा है जिन पर आप प्रभुश लगाना चाहते हैं। इन्हीं को आप ज्यादातर ऋण दे रहे हैं। आप इस नीति में परिवर्तन कीजिए।

12 hrs.

आप यह बताइये कि आपने बड़े बड़े हथोरेदारों, मुनाफाखोरों को कितना ऋण दिया है और ग्राम लोगों को, किसानों को, छोटे छोटे मजदूरों को, आर्टिजंस को, बुनकरों को कितने प्रतिशत ऋण दिया है? इससे हम जानना चाहते हैं कि आप किस तरह से गरीबों की तरफ, कमजोर वर्गों की तरफ जा रहे हैं।

अध्यक्ष जी इस सिलसिले में मुझे इन्हीं बातों की चर्चा करनी थी। अन्त में मैं यह जरूर कह देना चाहता हूँ कि आपने यह जो प्रोविजों बनाया है इसे या तो निकाल दीजिए या कर्मचारियों के लिए भी इसी तरह का प्रोविजों लागू कीजिए। आप एक नीति पर चलिये नहीं तो उनमें अंतर्गोप होगा कि आपकी नीति लोगों को समाजवाद की तरफ ले जाने की नहीं है। इतना ही मुझे निवेदन करना था।

SHRI NAWAL KISHORE SINHA (Muzaffarpur): Sir, I rise to support the Bill. Government wants to acquire certain powers with regard to the appointment and fixation of terms and conditions of the high functionaries of the IFC, SBI and RRBI and also want to introduce uniformity in all these cases. There can be no objection to the government enjoying these powers. Unfortunately there has been too much diversity in these matters and valuable time and energy has been lost and dissipated in sorting out very simple things. These banks are public financial institutions and they should be made to conform to a standard regulation and also fol-

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low a policy enunciated by the government. I, therefore, do not find myself in agreement with Shri Somnath Chatterjee when he says that the Reserve Bank should be allowed to come into the picture in the matter of termination of the services of high functionaries. It is difficult to permit the Reserve Bank to decide whether a high functionary has been or has not been responsible for not implementing a policy enunciated by the government. It is enough that the Reserve Bank has to be consulted in the appointment of these functionaries. So far as the termination or removal is concerned, it must be the government which should have the full and complete powers to judge whether a certain person has been able to discharge his obligations properly. I would advise the Government not to make too frequent changes in these matters because it unnecessarily delays operations in such a vital sector of our national economy. This is also a vital sector of our economy because it is now concerned very intimately with the welfare of the masses. The question of reorganisation of nationalised banks has been raised and it appears that the Government is seized of the matter. I would suggest that the decision should be taken quickly with regard to that so that they can help the people and avoid indulging in competitions. A number of banks would open branches at the same place within a radius of 8 kilometers. These things have also got to be looked into and removed. These banks should spread their branches in rural areas and not confine themselves in a given area.

There is another aspect of the matter which I would like the Minister to consider seriously. These banks are mopping up deposits from the rural areas but is the hon. Minister sure that in the same measure, money is ploughed back in the villages? It is not that these financing institutions are not doing anything. They have done some work. But is it commensurate with the deposits they are getting from the rural areas? It is no-

[Shri Nawal Kishore Sinha]

body's case that money should be spread out in villages like the dried leaves of a tree. But our villages are not barrels without bottom. I want to emphasise that these villages are not bottomless pit. If financing is done properly in our rural sector, I am sure the national economy as a whole will look up. This is called priority sector. My own feeling is that the attention which these financing institutions should have given particularly to agriculture and irrigation, has not been given. Therefore, I would again, as in the past, plead with the Minister that he should continuously review the targets of these banks so far as priority sector is concerned. I am going to make a suggestion. Recently, cooperative banks have been asked to finance at least to the extent of 30 per cent, small and marginal farmers. Cannot we set a target for these financing banks so far as financing the priority sector is concerned? So far, no target has been fixed for these banks, and as Mr. Ramavatar Shastri has said, moneyed people are getting the benefits of these financing institutions. Therefore, there should be a target for every Bank for financing the rural sector, particularly agriculture, irrigation, small farmers development agencies, marginal farmers development agencies, village artisans and unemployed people. Unless some target is fixed, I am quite sure that these banks are not going to make any headway in this matter.

May I say a word about IDBI? Very stringent conditions are imposed in lending loans even for rural electrification and projects which are likely to benefit the rural economy. I will give the example of a sick factory having been taken over by the Government in my own district. The conditions were such that for two years, the factory could not work and could not expand its activities. And then, the factory started working. These are some of the examples where it appears that more thought has to be given.

In the bill, it is provided that on grounds of health and other reasons, a functionary can be removed. That is not enough. There should be another provision. It may be difficult to provide for it in the bill; but the Minister may think about it and see whether he can remove a functionary if he fails to discharge his duties properly; and whether the failure to implement the 20-point programme will also be the basis of removal or termination of service of a functionary. This is an important point, because so far as the traditional banking work is concerned, it goes on merrily, but so far as implementing our policies and programmes are concerned, I don't think our banks attach much importance to them.

Another example is with regard to the attitude of the IDBI so far as development of backward areas is concerned. There is a project in Bihar for manufacturing auto-tyres in Jasidih. It is a tribal area; and government proposed to have a factory there for giving employment to tribal people, as also for manufacturing tyres. It is quite some time now. And the IDBI could not find it possible to collaborate with the Government of Bihar in this matter and finance the factory in the Santal Parganas district. These are some points which I would like the Minister to consider.

Along with these, I would make a few suggestions which the hon. Minister will do well to consider, while replying or during his usual official duties.

Under the Special Employment Programme of the Government of India, the State Governments launched campaigns to get as many units set up by the educated unemployed as possible. The progress has been rather halting so far, as we all know. The State Government have requested for bringing in complete re-orientation in the attitude of the bankers in backward areas like Bihar; for the

covering of the block headquarters with branches of banks in the quickest possible time; and for persuading banks to remove the self-imposed restriction of not considering a unit for finance, generally beyond a distance of 8 Kms. from the branch office. This is with regard to Bihar also. The State Government have also urged that unless targets are fixed for extending financial assistance under Special Employment Programme in particular, and to SSI units in general to every branch of the bank, the targets fixed by the State Government for setting up new units or resurrecting the decaying units can never be achieved. The targets of the State Government must be correlated to the targets of the banks area-wise and branch-wise.

This is a very definite suggestion, which the hon. Minister may kindly consider.

Secondly, the investment of the all-India financing institutions has been a small fraction of their national total. Unless the Government of India lay down a reasonable quota for investment, particularly in backward States like Bihar, the rate of investment would continue to be as hesitating and slow as at present.

My third suggestion is that the poor investment by the all-India financing institutions in Bihar is also on account of the fact that the regional offices of these institutions are located outside Bihar. They are located outside many backward States in the country; they are located mostly in metropolitan cities. It is of urgent importance that regional offices of IDBI, IFCI, ICICI and other banks should be established in backward States like Bihar, without which no progress can be registered in this matter.

With these words, I support the bill.

SHRI S R DAMANI (Sholapur):
Mr. Speaker, Sir, I rise to support the

Bill. The State Bank of India was taken over in 1955. Before being taken over, it was one of the major banks in the country having the largest number of branches, having the largest number of deposits and having the largest number of accounts. Even today, it is one of the largest banks of the country having more than 3400 depositors and more than 2000 branches. They are the bankers of most of the industries, whether they are in the public sector or in the private sector. They are providing finances to other banks also.

As a result of this, the person who is holding the post of the Chairman is a man of dynamic nature. This institution has come up because its past Chairman was one of the top-most economists of the country. As a result of the policies laid down by him, this institution has come up to this size. Therefore, my first suggestion is that if the policy of the Government is to provide finances to the weaker-sections of the society, small agriculturists, traders and the artisans, then there should be some leniency in advancing loans to these people. In the rural areas, there are certain difficulties being experienced in advancing loans. Unless some concessions are given, it will be very difficult to help these people. Then the advantages which the Government wanted to give to the weaker-sections of the society will not be available. Therefore, my submission regarding the State Bank of India is that they should follow some liberal policy in advancing loans to the weaker-sections of the society.

As far as the IFCI is concerned, it was established in 1948. As far as the IDBI is concerned, it was established in 1964. These two institutions are the major institutions which are providing finance for the development of the industries in the country. As far as the IFCI is concerned, they have advanced finances, to a greater extent, for the establishment of industries with the result that a

[Shri S. R. Damani]

large number of industries have come up. As a result of their help, the country has been able to establish a large number of industries.

In this connection, I would like to say that the policies which are followed by them in advancing loans are very rigid. Recently, I have seen their balance-sheet and how they are working. I can say that an application has to be processed through 4-5 channels such as the Finance Department, the Technical Department and some other departments. Then, it goes to the Chairman. It takes six months. It takes another six months for an application to be processed. Only then they come to a conclusion whether they are going to give loan or not.

It takes six months for one stage to be completed. Then, it goes to the legal department and there will be legal documents prepared and all that. That also takes four to six months. On top of that it requires another six months for disbursement of the loan. So much time is taken in receiving the application, in processing the application and in actual disbursement of the loan. Because of that in the meantime, the cost of the project goes up and all that. There should be a time-limit fixed for processing an application and giving the loan.

Now, the Government is following, rightly, a dear-money policy. On account of that dear-money policy, a section of people who used to invest money in equities and in shares of the new companies have gone out of the investment market. They are getting 12-13 per cent interest if they invest their money as fixed deposit in companies and they are getting 10 per cent interest if they invest their money as fixed deposit in banks. Therefore, they prefer to keep their savings as fixed deposit in companies or in banks instead of buying shares of new companies. As such, that in-

vesting class has disappeared. The result is that new companies are not getting enough finance from the public. It is the financial institutions which have to help the new companies.

A small entrepreneur has to depend on the financial institutions, like, the IDBI, the IFC and others. If they are so rigid, what will happen? New industries will not come up. A small entrepreneur will not be able to put up an industry. Sometime back, the Minister of Industry, while replying to the demands for grants relating to his Ministry, disclosed that about 4,000 licences have been granted but they are floating. No action has been taken. It is a surprising thing in the last few years, very few new industries have come up. The reason is that the finances from these financial institutions are not easily available. Therefore, it is very essential that the policy of financing the new industries and the policy of scrutinising the applications should be liberalised.

Once you approve a project report, why should they take such a long time in processing the application, in granting the application, in entering into legal documents and in actual disbursement of the loan? During all that time, the cost of the project goes up and, sometimes, the circumstances entirely change. Therefore, it is very essential that a time-limit is fixed within which the application should be processed and the disbursement of the loan is also made. This is one important suggestion that I would like to make.

At present, we are facing unemployment. New industries are not coming up. The small towns are facing unemployment. No new industry is coming up there. If we want to establish industries in those small towns and backward areas, if we want to create more employment, if we want to achieve that, if we want to help our young technicians and small entrepreneurs which is the policy of the

Government, then the policy of the financial institutions requires a drastic change. It should fit in with the policy of the Government, to encourage small entrepreneurs and small technicians, our new entrepreneurs and young technicians. Only by doing this we can increase our industrial production and our exports.

These are the main suggestions that I would like to make. I hope, the hon. Minister, while replying to the debate, will also mention the policy that they are going to follow in regard to these financial institutions.

Regarding the conditions of service also, something should be done. One thing is that the Chairman, who is responsible for the running of an institution should be given more powers and more freedom so that he can take up and implement the policies of the Government. Without that, the policies will not be implemented. Therefore, whatever the conditions of service may be, he should be given more powers so that he can implement the policies of the Government.

With these words, I support the Bill.

SHRI K. MAYATHEVAR (Dindigul): I rise neither to support nor to oppose the Bill: but I will vote for the successful piloting and passing of the Bill.

I would like to give certain suggestions for consideration by the hon. Minister and the Government of India in the interests of the public at large, especially the marginal and poor people of India.

This Bill is concerned with the appointment of the office-bearers, fixation of the duration or term of the office-bearers, the terms and conditions of service of the office-bearers and the termination of service of these office-

bearers. Now, I want to submit certain important things for the hon. Minister's consideration. The banks have been nationalised with the best objective of helping the poor man in India and the marginal rural population as well as the population in the urban areas. But after nationalisation we find that it is mostly the leading capitalists who are getting loans from the nationalised banks. They wield their influence with the bank officials and even now it is they who are dominating and getting loans and other facilities for their industries and it is they who are improving. We are now implementing the 20-point programme which is a very fine and effective programme for the welfare of the society throughout the length and breadth of the country. But the various nationalised banks and other financial institutions are not rendering help for the successful implementation of the 20-point programme of our beloved Prime Minister.

In this connection, I would say that we have representation on all financial institutions from the Central Government and the State Government; we have representatives of the employees of the financial institutions and we have representatives of the employees of the financial institutions and So, I would ask Government why we should not have representation of all Parties through Mass Committees. In other words, I would recommend to the Government that they should appoint village Committees, Taluk Committees, District-level Committees, State-Level Committees and all-India Committees giving representation to all political Parties throughout the country. In other words, there should be Mass Committees representing the masses in India—both urban and rural.

I would like to tell you the purpose of appointing these Committees. Now the present representatives are not looking into the welfare of the poor and the needy population from the rural areas. The rural public is not getting loans; it is only persons

[Shri K. Mayathevar]

who are paying bribes to the officers that are getting loans and it is only those capitalist groups who are having some influence with the bank officers who are able to secure loans. The needy public and the middle-class public who want to cultivate their lands and who are direly in need of loans from the banks are not able to get loans. Therefore, my suggestion is that we should form Committees at various levels and those Committees should be vested with certain statutory powers and authority to recommend *bonafide* applications for loans. If such Committees recommend *bona fide* applications for loans the officials and the authorities of the financial institutions should not reject those applications. They should consider favourably applications for loans from the poor people of rural areas as well as urban areas, from the middle-class and poor people of the country at large. Therefore, the object of nationalisation has not been completely achieved. We have to do this within the framework of the 20-Point Programme. The middle-class people in the rural areas are not getting loans from the banks, the petty shop-keepers are not getting loans, the vegetable vendors are not getting loans, the dhobis are not getting loans, the barbers are not getting loans, the poor carpenters are not getting loans, the weavers are not getting loans, the poor marginal farmers in the rural areas are unable to get loans, because they cannot give bribes to the bank officials. We know, the hon. Minister is a very powerful Minister, he has taken steps to implement the 20-Point Programme. I request him to consider

all these aspects. It is not for the benefit of my Party or your Party that I am making this request; it is for the well-being of the needy people for whom the 20-Point Programme has been pronounced by the Prime Minister of India. The bonded labour also should be given loans.

12 30 hrs.

[SHRI BHAGWAT JHA AZAD in the Chair]

For granting loans, certain stringent and stern conditions by way of security are imposed; these stringent and stern conditions should be liberalised; the security aspect should be liberalised to some extent. Of course, without security, loans cannot be given because the amounts have to be recovered. We know the difficulties there. But certain liberal conditions should be framed by the Government, certain guidelines should be given to the rural banks liberalising the conditions for granting loans to the middle-class people, to the marginal farmers and the other poor people.

Banks are opened in rural areas. We appreciate that, but I would like to point out one thing. A Member of Parliament represents six to seven lakhs of people. In Tamil Nadu, my Party, the Anna DMK, is working in full swing for the successful implementation of the 20-Point Programme. There is no MLA in Tamil Nadu since that State is now under President's rule; it is directly under Parliament and the Central Government. In my area, in Usilampatti, which is one of the five or six major towns in my constituency, some officials of your Department and certain local capitalist group opened certain banks, but no information was given to the concerned MP. Even now I have not been informed about the opening of these banks in my area. I would request the Government to give a very strict directive to all Government officials to inform the MP concerned whenever banks are opened, so that we can participate and advise the officials to do this and that; that opportunity may be given to the MPs. The officials and the capitalists group do not care for the MPs. This autocratic attitude on the part of the bureaucrat, and the capitalists should be put an end to, at least in times of Emergency. I am pleading for the public interest, not for our interest. We are recom-

mending these things for the poor and needy people. Therefore, the MPs should be given some importance. We are working for the successful implementation of the 20-Point Programme. The concerned MPs should be informed about the working of the banks and about opening of new banks.

With these words, I welcome and support the Bill, and I would request the hon. Minister and the Government to consider my pleadings and set up advisory committees for the successful granting of loans to the needy people.

SHRI B. V. NAIK (Kanara): Mr. Chairman, Sir, I have been following closely the debate on this Bill, because I thought, this gives us the much needed opportunity to look into the financial affairs of some of these public sector institutions, the institutions that are supposed to play an important part and are a sort of core of our entire monetary policy and monetary system, whereunder we operate upon the quantum of loans, we operate upon the interest rates in respect of the loans, we operate upon the interest rates in respect of deposits, we decide upon the raising of the resources and the sources from which we must raise the resources. All these things come under the monetary policy of the Central Government. The Bureau of Public Enterprises, from year to year, goes on publishing the figures and the financial transactions of these institutions which work under the Ministry of Finance. Unless we go through those figures laboriously we do not get an opportunity to know and discuss these things. I hope, the hon. Minister will, besides such amending Bills, and the liberalism of the Chair to give us a liberal allotment of time for a discussion, bring us further opportunities for the purpose of discussing these major institutions like IDBI etc. because I have never seen that we have discussed Reserve Bank for a long time or the State

Bank or even these fourteen nationalised public sector banks which have been nationalised for the last five-six years.

I completely identify myself with the sentiments expressed by Shri Suryanarayana that while we have thought it fit to alter the service conditions of the Chairman, Vice Chairman or the Managing Director of these Central Public Sector financial institutions, the fourteen nationalised banks and their custodians seem to be, by and large, left out this elite group. I think, some of them are very much alive—I would not say kicking—they have been very very effective, but a large number of them seem to stick to one or the other institution. They are doing good work, of course, and I have no complaint for example against Shri K. K. Pai of the Syndicate Bank or Shri Prakash Tandon of the Punjab National Bank. I have no complaint individually but my objection is to the system as such. The question is that the custodians of these banks who are very effective in formulating our national monetary policy should also be subject to some sort of discipline and should be capable of being shifted from one area to the other and their services should be available for all over the country or other States, so that their wide experience is of use to the country as a whole and not only to the area from which they may come. That would do good for them, good for the banks and good for the whole country. I would request the hon. Minister to kindly take this House into confidence as early as possible.

Our esteemed friend, Shri Somnath Chatterjee said that the Minister is bringing this Bill in order to fire and send home certain top executives of the banking and public financial institutions. My feeling, after reading the Bill, seems to be quite to the contrary. In regard to the Industrial Finance Corporation the existing provision says that the Central Government may after consultation

[Shri B. V. Naik]

with the Development Bank at any time remove the Chairman from the office. That is supposed to be amended now by saying more or less the same thing but giving three months' notice in writing and then there is the right of consultation and then coming to a conclusion. I think that if at all there is any change in the service conditions, it is for the better. At the time when we discussed this amendment...

SHRI SOMNATH CHATTERJEE: I was not advocating for better service conditions to the Chairman. I did not advocate that I said, you are taking an additional power of termination. Do you appreciate the difference between removal and termination? There is a difference.

SHRI B. V. NAIK: I have not much of a legal sense to be a touchstone in a sense...

SHRI SOMNATH CHATTERJEE: You are talking on a legal subject.

MR. CHAIRMAN: It is not that lawyers alone can talk on legal subjects. Others also can do.

SHRI B. V. NAIK: It seems to be that the hon. Minister's and the Government's hand is a sort of controlled similarly in respect of others. Without any remark about these eminent men like Mr. Pasricha, Mr. Talwar and whoever they may be, we get the annual reports and these invisible men completely we do not know—I saw the photograph of the Chairman of the Industrial Finance Corporation for the first time as to how he looks like—elderly, respectable and he must have put in a large number of years of service—and we do not comment upon their individuality....

SHRI PRIYA RANJAN DAS MUNSI (Calcutta-South): Why not appoint Mr. Naik as Chairman?

SHRI B. V. NAIK: I will seek that job if you become Finance Minister at good time.

What I was trying to say is that if the Government in good faith and in its wisdom wants to remove anybody however high and mighty he may be in the public sector corporation, they should be in a position to do so and the Minister of Finance and the Deputy Minister of Finance—he may be an illiterate thumb-impression man, we do not care about it but he represents the people and he represents the will of the House—should be in a position to deal with this particular executive from a position of strength. The higher the responsibility that is cast, there may not be a higher workload, but there is a higher amount of insecurity in that job. As far as the Minister is concerned, he is liable to be dismissed even at one days' notice....

SHRI DINEN BHATTACHARYYA (Serampore): No. Even without notice.

SHRI B. V. NAIK: There have been precedents even in this august House. No country would like to waste its talents but when it comes to the question of a policy formulation and execution, the Government should have full rights. That is the reason why I have moved the amendment that there is not much of a meaning once the Government comes to the conclusion that the services of Mr. A should be terminated. There is no problem. It is not like judicial separation in a marriage. In the Hindu Marriage Act the provision is there, that a person has to wait for 7 years to deem the spouse as dead or things like that. But this is a plain Act and particularly for institutions of All India importance. If a Minister is worth the name of a Minister, is he going to put up with such Chairman of the National Institution, in charge of financing the Industry, in charge of the State Bank with 1,000 branches or more? Are you going to put up with him for three months after serving him with a notice? The moment the Government comes to the

conclusion to, part with him, you part with him. If at all you want to give him something, give him something else less consequential. The old bureaucratic style of administration was good enough at one time, but not to-day. I would say that much for the powers of the Government in order to implement its policies.

We have gone through much of these reports. I want to submit one point which has got something to do with what our friend Shri Mayathevar said. I was going through an article 'public democracy'. I was surprised to know that as on June 1975, according to an article written by Shri Khurana, a Bank Executive, in the country as a whole, all the commercial banks—scheduled as well as non-scheduled, a total number of 18,730 offices. That means with a total number of 5 lakhs villages, every 20 to 30 villages to-day can afford a branch. The banks have been having these branches. Before the end of this year let us suppose we are going to have 20,000 branches.

We have an infra-structure under the thumb of the Ministry of Finance under the Central Government—all our nationalised banks, all our State banks, all the branches of the other affiliated banks and those ones which are under indirect control. One branch of a bank with a well paid executive Branch Manager or whoever he is, with all the set-up of an office, 25 for every two dozen villages....

SHRI AMRIT NAHATA (Barmer): This is arithmetic alone. There are 100 banks in Delhi alone.

SHRI B. V. NAIK: I want to come to that arithmetic through some logic. If it is now decided by the Government in the Ministry of Finance that there should be a proper and rational distribution and there should be no duplication, as was rightly pointed out by our friend Shri Amrit Nahata, then we will find that it is possible even keeping 10 miles radius, on the basis of squares it comes to a fantastic figure of 300 sq. miles. Each district is of 4000 to 5000 sq. miles. Take geometry which we

learnt in our Matriculation— $R \times R, 16 \times 10, 27/300$ sq. miles, with your branches you can cover 10 times. But you are not doing it to-day because most of them are urban based, motivated by urban values. Obviously, like you and like my hon. Minister they would like their children to go to elite schools, public schools or where there are educational facilities and there is no dispute about it. But if the work of servicing of the poorer sections of the country has got to be done, as was pointed out by the hon. Member Shri Mayathevar, then there is no alternative but to fully utilise your branch capacity, fully utilise banking infrastructure and to disperse them throughout the country.

When you do it, the virulent fight of Mr. Somnath Chatterjee will materialise once again, as in the case of the LIC; it will be multiplied 10 times and there will be a block; in order to see that one person's transfer from place A to village B or Village C is resisted. There will be tremendous amount of resistance and you will have to find out some means whereby you can protect the welfare of the employees and you should give an undertaking in respect of the employees that in case of any resistance to any particular assignment you will not allow any sort of favouritism to come in the way. There are no soft options before us. You have to go in for hard options. Therefore I request the Minister to make a beginning in this behalf. This 3 months advance notice has to be insisted upon so that the man who comes there knows the nature of the challenge, the nature of the commission he has been assigned to, the task involved and the necessary amount of discipline involved, etc. There is a certain amount of hardship to be faced which is inevitable and you cannot have it both ways. I hope when the House agrees to modify the service conditions of the top brass, the task before the House will be appreciated by all of us. The lowest man down the line should be so equipped

[Shri B. V. Nalk]

by the leadership provided by the top management that local or individual interests will not stand in the way.

With these words I support the Bill.

श्री कमला निख 'मधुकर' (केसरिया) :
समापति जी, इस बिल के जरिए औद्योगिक वित्त निगम अधिनियम, 1948, भारतीय स्टेट बैंक अधिनियम, 1955, भारतीय औद्योगिक विकास बैंक अधिनियम, 1964 और प्रादेशिक ग्रामीण बैंक अधिनियम, 1976 को संशोधित करने का प्रयास किया जा रहा है। इस बिल के द्वारा इन संस्थाओं के मैनेजिंग डायरेक्टर, चेयरमैन, वाइस-चेयरमैन की सेवा की शर्तों, उन को पद से हटाने के या सेवा की समाप्ति के नियमों की व्यवस्था की गई है। हमारे माननीय सदस्य श्री रामावतार शास्त्री ने बिलकुल सही कहा है—आप अधिकारियों के लिए तो ऐसी व्यवस्था करने जा रहे हैं, लेकिन जो कर्मचारी वहां काम करते हैं, उन को वहां के अधिकारी मनमाने ढंग से निकाल देते हैं, एमरजन्सी की पावर्स का इस्तेमाल कर के उन को बिला-बजह नौकरी से निकाल दिया जाता है—हम चाहते हैं कि इन लोगों के लिए भी नियम बनाये जाएं। आप ने अधिकारियों के लिए जिन सेवा शर्तों का उपबन्ध किया है—जैसे उन को नोटिस दिया जाएगा, उन से जवाब-तलब किया जायेगा—ये सब बातें ठीक हैं, लेकिन जो आशंका श्री सोमनाथ चटर्जी ने व्यक्त की है, मैं उन के साथ सहमत हूँ, लेकिन इस का यह अर्थ नहीं है कि मैं अष्ट अधिकारियों की बकालत कर रहा हूँ, अधिकारियों में अच्छे लोग भी हैं और बुरे लोग भी हैं। लेकिन मुझे जो अनुभव हुआ है—मैं एक ही उदाहरण आप के सामने रखता हूँ—हमारे यहां पटना में सेन्ट्रल बैंक का जोनल प्राकिस है, उस के एक उच्च अधिकारी हैं—श्री डायर साहब—उनके सम्बन्ध में मुझे

आशंका है कि वे आप के प्रोग्राम या पॉलिसी को मानते भी हैं या नहीं। मैं यह बात गम्भीरता के साथ कह रहा हूँ—क्योंकि मुझे जो अनुभव हुआ है—मैं ऐसा महसूस करता हूँ वे आप के उन प्राप्ताओं में शायद विश्वास नहीं रखत जिन को आधार मान कर हमने बैंकों का राष्ट्रीयकरण किया था। राष्ट्रीय हुत बैंकों के सम्बन्ध में जब यहां पर विधेयक पास हुआ था, मैं उस समय भी लोक सभा का सदस्य था—जिन उद्देश्यों की पूर्ति के लिए बैंकों का राष्ट्रीयकरण हुआ था, मैं ऐसा महसूस करता हूँ कि उन उद्देश्यों की पूर्ति नहीं हो रही है—इस की तरफ आप का ध्यान जाना चाहिए।

इस समय आप जो बिल लाये हैं—इस में विवाद की कोई खास बात नहीं है। लेकिन देखने की बात यह है कि बैंकों के राष्ट्रीयकरण के बाद बैंकों का फंक्शन क्या रहा, जिन उद्देश्यों की पूर्ति के लिये उन का राष्ट्रीयकरण किया गया था, क्या उन की पूर्ति हो रही है? इसलिये मेरा सुझाव है कि इन तमाम बातों पर विचार कर के आप कोई काम्प्रीहेंसिव बिल लायें, जिस के द्वारा बैंकों की व्यवस्था को पुनर्गठित किया जाये, उन के कर्मचारियों की सेवा की शर्तों को ठीक से लागू किया जाये। अखबारों में निकला है कि आप हिन्दूस्तान को जनतांत्रिक ढंग का समाजवादी राज्य बनाने जा रहे हैं—मैं चाहता हूँ कि समाजवादी राज्य का ढांचा केवल बाहर से ही न हो, बैंकों पर भी इस का प्रभाव पड़ना चाहिये, क्योंकि जनता के जीवन से बैंकों का बड़ा व्यापक संबंध है।

दूसरी बात यह है कि बैंक के कार्यकलाप, उस के फंक्शन, उस के उद्देश्यों की पूर्ति में कितनी सफलता मिली है, इस सब के बारे में एक काम्प्रीहेंसिव बिल लाया जाए। बैंकों की कार्य-कुशलता के बारे में दूसरे माननीय सदस्यों ने बताया है और मेरा भी अनुभव है। हमारा उत्तर बिहार जो है, वह

बहुत-मिछका-कुआ-इलाका है। उत्तर बिहार में चम्पारण वह जगह है जहां पर गांधी जी ने स्वतंत्रता आरम्भ किया था और इसलिए वह एक ऐतिहासिक स्थान बन चुका है। वहां पर बहुत सारे बैंक हैं लेकिन उन से छोटे लोगों को ज्यादा फायदा नहीं हो रहा है। मोतीहारी में भी चार पांच बैंकों की शाखाएं हैं। सेन्ट्रल बैंक, स्टेट बैंक और पंजाब नेशनल बैंक आदि की वहां पर शाखाएं हैं लेकिन वहां पर छोटे-छोटे किसानों, खेतिहार मजदूरों, छोटे-छोटे कार्य करने वाले लोगों और कारीगरों को ऋण मिलने में बड़ी भारी कठिनाई हो रही है। महसी में स्टेट बैंक की एक शाखा है और वहां का जो एजेंट है, वे उन लोगों को लोन देने से इंकार करता है जोकि अपना कारोबार करना चाहते हैं और छोटे छोटे उद्योग धंधे खोलना चाहते हैं। मैं आप को यह भी बताना चाहता हूँ कि आज बैंकों में एजेंट लोग घूस लेने में पुलिस वालों से पीछे नहीं रह गए हैं और इस बारे में बड़े विख्यात हो गए हैं। वे कहते हैं कि अगर इतना लोन लेना है तो इतने परसेन्टेज देना पड़ेगा। जितनी रकम लोन की दी जाती है उस में से एक निश्चित रकम पहले तय कर ली जाती है और उस के बाद ही लोन दिया जाता है। इस तरह की व्यवस्था बैंकों में हो गई है जैसे कि ठेकेदारों से तय कर लिया जाता है कि इतना रुपया एकजीक्यूटिव इंजीनियर को देना है, इनकी परसेन्टेज ओवरसियर की है, इतनी परसेन्टेज एस० डी० ओ० को देनी पड़ेगी, इतना सुरपरिन्टेण्डेंट को देना पड़ेगा और कुछ मंत्री को भी देना पड़ेगा, जैसा कि बिहार में बहुत जगह होता है। बैंकों में इस तरह की व्यवस्था की आशा की जाती है जिससे कारोबार में तरक्की हो और लोगों को ऋण मिल सके। अगर इस तरह से बैंकों से घूस चलेगी तो गरीब लोगों को कोई लाभ नहीं होगा। इसलिए मेरा कहना यह है कि कम से कम जो रूरल बैंक खोले

गए हैं उन में ऐसी व्यवस्था हो कि छोटे छोटे किसानों को और गरीबों को ऋण आसानी से मिल सके। आज तो जो लब्ध रखा गया है, उस लब्ध की पूर्ति नहीं हो रही है और जो लोगों को ऋण मिलने की आशाएं थी, वे भी पूरी नहीं हो रही हैं। इन के अलावा एक बात यह भी कहना चाहूंगा कि ऋण मिलने में जो विलम्ब होता है, उस तरफ भी आप को ध्यान देना चाहिए।

13.01 hrs.

अगली वार्ग में यह कहना चाहता हूँ कि आप ने यह सही कदम उठाया है कि बैंकों पर सरकार का नियंत्रण होना चाहिए लेकिन इस नियंत्रण के जरिए से जो आप की वित्तीय नीतियां हैं उन का परिपालन होना चाहिए और उन को लागू करने की व्यवस्था हो। इसलिए मैं यह चाहता हूँ कि जो आपके अधिकारी बैंकों में हैं वे उस नीति को देश के समने प्रमल में लावे। इस बारे में माननीय सदस्य रामाबतार शास्त्री जी ने भी कहा है और मैं इन बातों को दोहराना नहीं जा रहा हूँ लेकिन इतना जरूर जोर देकर कहना चाहता हूँ कि बिहार में और दूसरे राज्यों में भी बीस-सूत्री कार्यक्रम के अन्तर्गत जो कर्ज मनसूख कानून बनाए हैं, उन के कारण अब महाजन गरीब लोगों को कर्ज नहीं दे रहे हैं और इस तरह से एक वैक्यूम पैदा हो गया है क्योंकि न तो रूरल बैंकों के जरिए से उन लोगों को कर्ज मिल रहा है और न इन लोगों से कर्ज मिल रहा है।

इसकी वजह से बहुत ज्यादा असन्तोष लोगों में पैदा हो गया है। एक तरफ तो महाजनों में असन्तोष है क्योंकि उनका व्यवसाय समाप्त हो गया है, उनका धंधा खत्म हो गया है और दूसरी तरफ उन लोगों में असन्तोष है जिन को कर्ज मिलने बन्द हो गए हैं। आपने उनके लिए कोई बैंकालिक व्यवस्था नहीं की है। इस वजह से बहुत

[श्री कमला मिश्र 'मधुकर']

ज्यादा वहाँ लोगों में असन्तोष पैदा हो रहा है। फाइनेंस मिनिस्ट्री को गम्भीरतापूर्वक इस और ध्यान देना चाहिए।

आपको इस पर भी ध्यान देना चाहिए कि बैंकों में—

सभापति महोदय : क्या आप और समय लगे।

श्री कमला मिश्र 'मधुकर' : दो मिनट और लूगा।

सभापति महोदय : तब आप दो बजे बोलें।

अब सदन की बैंक मध्याह्न दो बजे तक के लिए स्थगित होती है।

13.00 hrs.

The Lok Sabha adjourned for Lunch till Fourteen of the Clock.

The Lok Sabha reassembled after Lunch at three minutes past Fourteen of the Clock

[MR. DEPUTY SPEAKER in the Chair]

BANKING AND PUBLIC
Financial Institutions Laws (Amendment) Bill—contd.

श्री कमला मिश्र 'मधुकर' : उपाध्यक्ष महोदय, मैं मंत्री महोदय को कह रहा था कि आप के बैंकों में कैसा मनमानीपन और भ्रष्टाचार अफसरों में फैला हुआ है। मैं इसका एक दूसरा उदाहरण दे रहा हूँ कि पटना में रिजर्व बैंक आफ इंडिया की जो शांघ है उस में पहले यह होता था कि जितने खर्चे और सोइलड मोट्स जाते थे उन की फूँकने से पहले जांच की जाती थी। लेकिन

आज स्थिति यह है कि रिजर्व बैंक आफ इंडिया की पटना शांघ में जो सोइलड मोट्स जाते हैं उन को फूँक दिया जाता है और कोई जांच नहीं की जाती है। इस के विरोध में वहाँ की आल इंडिया रिजर्व बैंक एम्प्लोईज ऐसोसिएशन ने मांग की है कि ऐसा नहीं होना चाहिए। क्योंकि उस से लोगों में काफी असन्तोष होता है और अफसरों की मनमानी चल्ती है। इसलिए इस प्रथा को बन्द करना चाहिए। और आप को पूरे देश के स्तर पर कोई नीति बनानी चाहिए जिस के जरिए नोटों को ऐसे नहीं जताया जाये।

अन्त में मैं यह कहना चाहता हूँ कि जो स्थिति आ गई है बैंकों की गड़बड़ से उस में इस बात की जरूरत है कि देश में बैंकिंग प्रथा के प्रचलन से राष्ट्रीयकृत बैंकों के जरिए जो समस्याएँ उत्पन्न हुई हैं जो अनुभव हो रहे हैं उन के आधार पर एक ऐसा कॉम्प्रीहेंसिव बिल बनाया जाये कि जिस में इस बात की गुंजाइश हो कि बैंकों का फंक्शनल कैसे और ईमोक्रैटिक हो सके।

बैंकों के जरिए ग्रामीण जनता को ऋण और दूसरी सुवुलियर्ते कैसे मिल सकें, बैंकों में फीले भ्रष्टाचार को कैसे रोका जा सके और बैंकों के राष्ट्रीयकरण के सम्बन्ध में जो आपका उद्देश्य है और ग्रामीण बैंक खोले गए हैं, उनसे उद्देश्यों का प्रतिपादन हो सके, इसके लिए एक कॉम्प्रीहेंसिव बिल लाये ताकि बैंक व्यवस्था का पुनर्गठन हो सके और बैंकों के राष्ट्रीयकरण के बाद जो आशाएँ बनी हैं, उनको पूरा किया जा सके।

इन मांगों के साथ मैं इस बिल का समर्थन करता हूँ।

MR. DEPUTY-SPEAKER: I would like to have the guidance of the House. No time has been fixed for the discussion of this Bill. It is a very simple Bill to give option to the government

to terminate their services. I have names of ten members who desire to speak. I think we should put some restriction, say, 5 minutes for each speaker. Then all the ten can be accommodated. Shri Chapalendu Bhat-tacharyya.

**SHRI CHAPALENDU BHATTACHA-
 RYIA (Giridih):** Because there was no time-limit, I prepared a mass of statistics also.

MR. DEPUTY-SPEAKER: It is only for the termination of the services. The discussion should not go into the functioning of the banks.

**SHRI CHAPALENDU BHATTA-
 CHARYYA:** Sir, I will give my five minutes to you.

MR. DEPUTY-SPEAKER: Since no time has been fixed, I wanted the House to guide me. We have another Bill soon after this and then there is a discussion. You can take two or three minutes more. You are very generous anyway!

**SHRI CHAPALENDU BHATTA-
 CHARYYA:** I am very grateful for the opportunity to speak on this Bill. Of course, it has a very limited objective—how and when the Managing Directors and Chairmen of these financial institutions should be appointed, what would be the terms and conditions of their service, including removal from and termination of service, which of course includes any termination of any contractual agreement also for employment in these posts. The difficulty about this is that we do not see the entire picture and it is done on an *ad-hoc* basis. Only recently we passed the Regional Rural Banks Act hardly three months ago. Now we have to pass this amendment. I welcome and certainly support the Bill to the extent it rationalises the appointment of Chairmen, Managing Directors and top persons who would be in charge of these public sector undertakings administering our credit. But the difficulty has

been that we are not keeping pace with the events and demands of the situation in expansion of the credit which is very badly required by the rural sector so that the 20-Point Programme may get its meaning and teeth. I have got an illustration which will make it clear. Four years back, in Ranchi, a person from the United Bank of India went to the villages and asked the villagers to grow cauliflower, tomato, potato, etc. and credit would be given for that. By this approach the production went up so high that the marketing facilities could not keep up with it. We had this spectacle in Ranchi four years back when tomatoes were selling two annas a seer whereas in Jamshedpur they were selling at one rupee a seer. In fact, every institution is the lengthened shadow of the individual and it is no less true in the case of these financial institutions. I certainly welcome that the Central Government must have the ultimate say in hiring and firing. They must have the right to judge the performance of each credit institution and on the basis of performance of these credit institutions the hands of the Central Government should be unfettered to take any decision they may like and get it implemented.

Implementation is the crux of the problem not only in the matter of personnel but in the matter of implementation of Economic Programme itself. The difficulty is about credit. Their modes and social background have been outlined by some of the previous speakers and in that way, it has been brought out quite effectively that the 20-Point Programme is not being implemented in the villages in the way that it should. Our priority sectors, particularly agriculture and small scale industries are not getting the considerations they deserve. In priority sectors, the percentage is 61 for agricultural loans and 48 for small industrial loans. It is not only the public institutions but the complex of interest rate, the guidelines which the State Governments give on these particular issues, the way they dispense

[Shri Chapalendu Bhattacharyya] with the credit in the village level and the removal of ten mile limit which merit consideration. The ten-mile limit cannot be a *Laxman Rekha* because that *Laxman Rekha* will be working and is working to the detriment of development of the priority sectors in the villages. There are broadly two types of regional banks. The cost of credit in the villages through the nationalised banks was supposed to be too high which the villagers would not be able to bear. In fact, social tensions might arise because of the differential salaries in the national bank sector and in the State Bank sector. So, the concept of regional rural bank came in.

I welcome it, but I am not satisfied with the coverage of 76 regional rural banks. After all, we are passing through the effects of regional variation in development arising due to wrong planning and wrong priorities over the last 25 years.

MR. DEPUTY-SPEAKER: For that, we will have another occasion.

SHRI CHAPALENDU BHATTACHARYYA: I merely wanted to say that this cooperative credit effort should be linked up with the regional rural banks, if we cannot give a wider coverage immediately and make credit available to them, at rates of interest which will make the crash agricultural programme meaningful. I would only suggest, as I had made the point earlier, that if we want to induct *gobar* gas plants, pumps, electrification, tubewells and small-cost windmills, into our village economy, we have to support this idea with necessary credit support. That is not forthcoming. I suggest these things since it was said in the morning that at Jasidih which is a backward area, the loans were not available, because the loans were to be given at lower rate in the backward areas. As such, the banks can always prevent the grant of loans in the backward areas. I suggest, therefore, that a detailed guideline should be drawn

up. We want the chairmen and the managing directors to be appointed, to be dedicated people who will effectively pursue the aims projected in the 20-point programme, so far as the village economy is concerned.

श्री श्रीकार लाल बेरवा (कोटा) :

उपाध्यक्ष महोदय, इस विधेयक का मैं समर्थन करता हूँ क्योंकि केन्द्रीय सरकार जब तक मजबूत नहीं होगी तब तक यह बैंक का ढाँचा सुधर नहीं सकता। किन्तु विधेयक के अंदर एक कमी देखने को, मिलती है। ऐसा जो बोर्ड गठित किया जायगा वह रिजर्व बैंक के गवर्नर की सहमति से किया जायेगा लेकिन इस में यह नहीं लिखा है कि शिकायत कौन करेगा? किस की शिकायत पर उस अध्यक्ष, उपाध्यक्ष या प्रबंधकारी को हटाया जायेगा। ऐसे तो यह एक धर्मशाला बन जाएगा। आज एक एम० एन० ए० शिकायत कर देगा कि यह बैंक का अध्यक्ष या उपाध्यक्ष रिश्वत खाता है या किसानों को तंग करता है, कल एक प्रधान शिकायत कर देगा गांव का, परसों एक सरंच कर देगा। किस की शिकायत पर हटाया जायेगा? उस के कार्य का सर्वे किस तह से कराया जायेगा? यह इस में देखने को नहीं मिला। अगर इस में यह थोड़ा सा और हो जाता तो अच्छा था कि बोर्ड गांवों में जा कर इन के कार्य का सर्वे करे और इस तरह से बोर्ड की शिकायत पर इन कर्मचारियों को हटाया जायेगा। या खुद परेशान होकर तीन महीने की नोटिस देने के बाद हट जाये—तो उसका भी कारण मालूम होना चाहिए कि किस कारण से हटाया गया है। मान लीजिए किसी ने दस लाख का गवन किया और तीन महीने की नोटिस देकर हट गया तो आप क्या कर लेंगे?

सलिए मैं समझता हूँ कोई पाबन्दी होनी चाहिए जिसके हिसाब से ही उसको हटाया जाये। इस बिल में थोड़ा सा जो देना चाहिए कि शिकायत पर जांच की जायेगी और फिर उसको हटाया जायेगा।

दूसरी बात यह है कि गांवों में जो बैंक खोले गए हैं वहां ग्राम तौर से उद्योग वाले जो ऋण लेने हैं उनके मुकाबले कुछ बालों को कम ब्याज पर ऋण मिलना चाहिए। मैं आपकी बात ऊं, मैंने एक ट्रैक्टर लिया जिसके लिए मैंने 19 हजार का कर्ज लिया, पांच साल की किश्तों के आधार पर लिया। मैंने 13 हजार रुपया ब्याज का दिया फिर भी 6 हजार देना बाकी है। इस तरह से किसान का वाप भी मर जाये तब भी वह ऋण चुकता नहीं कर सकता। ग्रामीण बैंकों द्वारा किसानों से जो 18 परसेंट का सूद लिया जा रहा है उसका नर्जाज यह होगा कि सारे के सारे ट्रैक्टर बाजार में एक लाइन में खड़े हूँ जिससे क्योंकि किसान किस्त दे ही नहीं सकते हैं। उनके पास बसरा और कील सा धधा है ?

इसके अलावा अगर छोटे किसान ऋण लेते हैं तो बैंक उनकी जमीन गिरवी रख लेनी है। फिर वही किसान सहकारी समितियों के पास खाद बीज लेने के लिए जाते हैं तो वह देनी नहीं है, कहनी है जिस बेसिस पर तुमको दे तुम्हारी जमीन तो बैंक में गिरवी है इसलिए हम खाद बीज नहीं देते। तब फिर उनके लिए खाद बीज का क्या प्रबंध होगा ? दूसरे कर्ज लेने के लिए उन्नत मार्ग जाती है लेकिन वे बेचारे उन्नत कहा से लाये ? इसलिए ग्रामीण बैंकों से उन्नत लेने की शर्त हटा दी जानी चाहिए और दूसरे जिनकी जमीने बैंकों ने गिरवी रखी है उन किसानों को खाद बीज लेने का अवसर होना चाहिए।

इसके साथ ही मैं यह भी बताना चाहता हूँ कि यदि किसी एम० एल० ए० के कहने से या किसी कांग्रेसी नेता या जनसंघी नेता की शिकायत पर अधिकारी ट्रान्सफर किए जायेंगे या हटाये जायेंगे तो वे बेचारे न उधर के रहेंगे न उधर के रहेंगे, भूखे मर जायेंगे। इसलिए आप उनको किसी मामूली शिकायत

पर न हटाये, अगर उनको हटाया जाये तो पूरी जांच करके ही हटाया जाये।

श्री हरी सिंह (खुर्जा) : माननीय उपाध्यक्ष महोदय, यह जो मौजूदा बिल है वह चोटी के कुछ पदाधिकारियों को हटाने और उनकी सविस की टर्म एंड कंडीशन्स की प्रक्रिया एक समान बनाने के सम्बन्ध में है। बैंकों के चोटी के पदाधिकारियों जैसे चेयरमैन, वाइस चेयरमैन, डायरेक्टर आदि को हटाने के पहले उनको अपनी बात कहने का मौका भी दिया जायेगा। ऐसा होने से जो कर्मचारीगण होंगे उनको किसी प्रकार की शिकायत का अवसर नहीं रह जायेगा कि मुझे आर्बिट्रेरीली हटा दिया गया है। यह इस बात का साइन है कि वहां पर काम करने वालों में एक काफ़िडेंस पैदा होगा। यह बिल समय का बहुत ही अनुकूल है। इससे जो चोटी के चेयरमैन और डायरेक्टर्स हैं उनकी वर्किंग में भी समानता आयेगी। आप जानते हैं भारत सरकार की नीतियों के परिणामस्वरूप आज मारे देश में बैंकिंग सिस्टम फ़्रैन गया है। मारे देश में बैंकों का तांता लगा हुआ है। यों इस बात की निशानी है कि देश में बैंकों पर जनता की आस्था बड़ी है। आज इस बात को सुनकर बड़ा खुशी होनी है कि हमारे बैंकिंग सिस्टम से दूसरे देशों में भी हमारी बैंक के बारे में काफ़िडेंस पैदा हुआ है जोकि हमारी मजबूती, दृढ़ता और कुशलता का एक संकेत है। बैंकिंग का सबसे बड़ा लक्ष्य यह रखा गया है कि किसानों तक हमारी बैंक पहुंचे। आज देखने में यह आ रहा है कि बैंकों की जो नीति है, जो उनकी काम करने की प्रणाली है, जो काम करने के तरीके हैं उसमें किसानों को उधार देने की बकायदा योजनाय बनाई गई हैं। बैंकों के साथ गांव भी जोड़ दिए गए हैं कि इन गांवों को कर्ज देने के लिए यह बैंक कदम उठायेगी। लेकिन अफ़सोस यह है कि बैंक सरकार द्वारा प्रतिपादित नीतियों को अपने यहां लागू नहीं करती हैं

[श्री हरी सिंह]

सिंहावा किसानों को जो वास्तविक क्रायदा पढ़चना चाहिए, खेती के बाजार खरीदने के लिए, सिंचाई का प्रबंध करने के लिए और दूसरी रोजमर्रा की जरूरतों को पूरा करने के लिए—उनके लिए उनको पैसा मोहिया नहीं हो पाता है।

हमारा लक्ष्य था कि गरीब आदिमियों, छोटे किसानों, मार्जिनल किसानों, मध्यम श्रेणी के किसानों को इन बैंकों से आसानी से उधार रूपया मिल सके लेकिन ऐसा नहीं हो पाया। बड़े किसान, पड़े लिखे लोग ही इन बैंकों से लाभ उठा रहे हैं, वे बैंक अधिकारियों से अच्छे सम्बन्ध बना कर क्रायदा उठा लेते हैं। मैं मंत्री महोदय से निवेदन करना चाहता हूँ—अगर आप इन बैंकों के द्वारा अपने उद्देश्यों की पूर्ति करना चाहते हैं, बैंकिंग आन्दोलन को सक्रम बनाना चाहते हैं तो आप इन बैंकों से कहिए कि वे स्वयं किसानों तक पहुंचे और उन की समस्याओं को हल करने में मदद दें।

आप जानते हैं—किसानों के पास साल में दो बार रुपया आता है—जब उस की फसल कट कर बाजार में पहुंचती है तब उस को रुपया मिलता है, लेकिन बीच के समय में उस के पास पैसा नहीं होता है। हम पड़े-लिखे लोग तो पैसे का बजट बना सकते हैं, हिसाब-किताब रख सकते हैं, सोच समझ कर खर्च कर सकते हैं, लेकिन एक साधारण किसान ऐसा नहीं कर पाता। ऐसे मौके पर वह किसान साहूकारों से रुपया उधार ले लिया करता था, उस के बाद उन के बंगुल से नहीं छूट पाता था। बड़ी मुश्किल से हम ने किसानों को इन साहूकारों के बंगुल से निकास है, लेकिन उस की समस्या का समाधान अभी भी नहीं हुआ है। उस की रोजमर्रा की जरूरतों की पूर्ति के लिए हम ने कोई व्यवस्था नहीं की है। मेरा सुझाव है कि इस के लिए आप को कोई निधि बनानी चाहिए, जिसके द्वारा किसान 2 हजार रुपए

से 5 हजार रुपए तक का लोन देन आसानी से कर सके और जब उस की फसल का रुपया आवे तब वह रुपया वापस कर दिया जाय। आप जानते हैं किसान के जीवन में रोज पैसे की जरूरत पड़ती है—इसलिए मैं मंत्री महोदय से निवेदन करना चाहता हूँ कि इस और क्रियात्मक रूप से ध्यान दें।

जहां तक सविस्तर का सवाल है—बैंकों में अभी भी यह देखने में आ रहा है कि इनके उच्च अधिकारीगण अपने सगे-संबंधी, दोस्तों, मित्रों को ही बैंक की नौकरी में लेते हैं। नियुक्तियों में ईमानदारी नहीं बरती जाती, शुरू में एडवाइज बेसिस पर लोगों को नौकरी दे दी जाती है, बाद में उन को रेगुलराइज कर दिया जाता है। आई-असीजों को नौकरी देने का यह सिस्टम टूटना चाहिए। मैं तो यह चाहता हूँ कि आप कोई ऐसी बाड़ी बनायें जिस के द्वारा बसर्स से लेकर उच्च-अधिकारियों तक की नियुक्ति हो। इस में कोई शक नहीं कि कुछ सिस्टम बनाया गया है—लेकिन उस का कोई लाभ नहीं हो रहा है, क्योंकि इन में काम कर रहे बड़े-बड़े अधिकारियों के मन अभी भी साफ़ नहीं हैं। वे हमारी योजनाओं के अनुसार नहीं चल पाते हैं, क्योंकि उन को जब नौकरी मिली थी, उस समय उन के मास्टर दूसरे लोग थे, उन का प्रभाव अभी भी उन के मन से नहीं गया है। इस और मंत्री जी को विशेष ध्यान देना चाहिए।

एक बात मैं अपने जिले के संबंध में कहना चाहता हूँ—आज कल मेरे जिले में बड़े भारी पैमाने पर गेहूं की खरीद चल रही है, लेकिन किसान को खरीद के बदले जो बोट दिए जा रहे हैं वे इतने सड़े-गले होते हैं कि किसान बहुत परेशान है। मैंने बड़े भावनात्मक रूप से इस बात को माननीय प्रधान मंत्री जी के सामने भी रखा था, हमारी डिप्टी फ़ाइनंस मिनिस्टर महोदया भी उस समय वहां मौजूद थीं।

आज आप के रूपों का यह हाल है कि किसान उन को लड़क पर लीक कर समाया करता है और कहता है कि यह भारत सरकार का स्वयं है, वे इतने गन्ने होते हैं कि किसान उन पर अपना सम्बाधु भी रखना पसन्द नहीं करता। बाध्य हो कर उस को 2 फ्रीसबी का कन्वेंशन देकर अच्छे नोट बैंक से लेने पड़ते हैं—इस तरह आप को शीघ्र ध्यान देना चाहिए। मेरा जिला यहां से 6 मील की दूरी पर है—आप वहां जा कर नोटों की हालत को देखिए।

SHRI AMRIT NAHATA (Barmer): Mr. Deputy-Speaker, Sir, one of the reasons why I was very anxious to speak was my concern that my capacity to speak may not be atrophied because I have not spoken in the House for a long time.

About this Bill, I do not know whether there was any necessity for bringing such a Bill to arm the Government with legislative powers to hire and fire the top executives of these financial institutions. But apart from the legislative powers, I think, the importance of the Bill lies in the fact that it raises a very pertinent, a very important, policy issue, an issue of principle about the manning of the public sector undertakings, whether they are financial institutions or production units.

Now, hire and fire is a very sound principle. Gradually, a transition has taken place in the public sector undertakings. A new culture is coming up in these undertakings. Almost all our public sector undertakings are now manned by professionals, not by the old IAS and ICS people. Now, this is a very welcome change. But, used as we are to the old colonial methods of administration, used as we are to the Secretarial culture and the culture of Legal Remembrance and Legal Member and the culture with which even the present measure is cluttered, we

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cannot reconcile ourselves to this principle of hire and fire and the implications of this principle. There will always be room for oppression, for vindictiveness, for favouritism, for nepotism, and that is why the fears expressed by the Hon. Members of CPI(M) are legitimate namely that no person would ever accept a top executive post if he knows that he can be fired any time without reason or rhyme. The whole thing has to be looked at from a different view point. Once we decide to introduce the system of hire and fire, its implications have to be gone into, and the implications are that the employment of top executives must be contractual, but not in the element of time. They should not be five-year or three-year contracts but should be task-oriented contracts. Let there be an independent organisation: The Minister has the Bureau of Public Enterprises under him and this Bureau could formulate tasks for the executive posts. Then the persons who join in those posts know what their tasks are. If they think they can implement those tasks, they will accept the jobs, otherwise not. And then let there be a performance audit by the same BPE and the moment it is found that a particular incumbent has failed to—accomplish his tasks, out he goes. So, unless a task-based contract and performance audit are conjoined with the principle of hire and fire, there will always be apprehensions about abuse of this power. I would impress upon the Minister that once you have the principle of hire and fire, you should set up a machinery to formulate tasks and to enter into contracts with the top executives based on these tasks and to conduct regular performance audit, on which basis any top executive would have the fear that any moment it is found that he is not discharging his duties and is not fulfilling his tasks, he may be fired.

I would like to take this opportunity to draw the Minister's attention to a particular statutory provision for the IDBI. There is a provision that all

[Shri Amrit Nahata]

commercial banks would advance term-loans for machinery etc. at a lower rate of interest of 8 per cent or 9 per cent, which is to be re-financed by the IDBI. Now, in my State, I know that not a single nationalised commercial bank has advanced these term-loans at that lower rate of interest because they are not prepared to take re-finance from the IDBI. They say 'why should we, when we have our own funds? We don't want re-finance from the IDBI: there is so much of paper work to be done'. They say they have their own funds but they advance it at a higher rate of interest. I would urge on the Minister to see that it is made a statutory obligation on the part of the commercial banks to advance term loans and take re-finance from the IDBI, at a lower rate of interest. This is very necessary for backward areas and it is very necessary for medium and small industries. When I raised this issue with a top officer of the Banking Department, he asked me to give a particular name. I told him that not a single bank in Rajasthan had done it, but he insisted on a name. And I was shocked when he told me that banks are not welfare institutions, that banks are not developmental agencies, that banks are not charitable institutions but that banks follow the principle of the survival of the fittest. I said 'we are committed to the philosophy of the survival of the weakest and you are talking of the survival of the fittest'. If such officers are brought under the purview of the law of hire and fire, I think a great deal of good would be done because top officers who have no commitment to the declared policies of the Government decide the functions and the policies of banks which are contrary to Government's declared policies.

One more point and I have done. This is about the inter-relationship between these banks. When these banks were nationalised, they were kept as separate units, the intention being that there should be a healthy

competition between them, which would be good, and that if they are all merged into the State Bank of India, it would become a huge and unwieldy empire. Now, what is happening? These banks are operating under the protection of a sheltered market. They don't care about services to clients because they know that they cannot go away, a person cannot change his account from one bank to another. Under this protection and shelter, the banks are behaving in a highbrow manner and a rough manner and they don't provide proper services. They don't care, and there is also corruption and mismanagement. So, a person should be allowed to change his account from one bank to another so that the fear remains and there is a spirit of competition prevailing over the banks. Otherwise, what is happening is that the banks care a fig for their clients and they don't bother about their convenience—and this is acting contrary to the interests of the small entrepreneurs.

SHRI PRIYA RANJAN DAS MUNSI (Calcutta-South): Mr. Deputy-Speaker, Sir, this is another piece of legislation which has come in this Session to strengthen the hands of the Government as well as this particular Ministry in dealing with some important matters relating to banking administration. While I support this Bill, I would, at the same time, like to lay emphasis on the mode of administration in our country at the moment. As you know, the Administrative Reforms Commission made several recommendations about the mode of operation of the public administrative system in our country. So far as the public financial institutions are concerned, which look after the economic health of the country and are, therefore, very important, some measures are going to be adopted by this Bill. I have said on many occasions on the floor of this House that these public financial institutions should be looked into on separate lines, we should have a separate approach for them, other than that for the public sector units which are merely treated as production units.

Why I say this is because from the beginning the banking system in our country, before Independence and after Independence, before the banks were nationalised and before the concept came to start the Industrial Development Bank, Industrial Finance Corporation, etc., has been developed on considerations of trading, on considerations of profit and loss and not for developing the economic health of the country. As a result, these industrial units, mostly in the private sector, which have had to take facilities and benefits from the State Bank of India, the Industrial Finance Corporation, the Industrial Development Bank, etc., have had some internal arrangements of their own, and thus the real need of the country has not been met. If we look into the formation of the Board of Directors for the last ten years, whether in the State Bank of India or in the other institutions, you will find that mostly the people connected with the big industrial houses and the medium scale industrial houses have been taken in, through many ways, as nominees of the Board of Directors; if the Government undertakes a probe, through an investigation committee, into the management of these public financial institutions in the last ten years, they will find that they are their nearest kith and kin; all the top people in the State Bank of India or in the Industrial Development Bank or in the Industrial Finance Corporation have been employed without their having any merit; they are connected to the big industrial houses from where people come either to sit on the Board of Directors or to get benefits by way of loans and other things from these institutions. In my own State, I have seen this thing happening; I have seen somebody running a particular industrial unit getting the financial support from the State Bank of India or the Industrial Finance Corporation and at the same time being taken into the management to look into the

problems of the Industrial Development Bank. It has happened on many occasions. What I would like to submit before the hon. Minister, while supporting this Bill, is that, possibly, the time has come when all the personnel of the public financial institutions, recruited as Managing Director or Chairman or Vice Chairman or in any other capacity, should come from a particular type of school where some sort of training, some sort of guidelines, are to be given on how to look after in a scientific manner, the health of the country through the public financial institutions. This is my first suggestion.

Secondly, I could not follow why IRCI has been excluded; it is one of the important units; in the dark days of Bengal when almost all the industrial units of eastern India got collapsed, the Government of India, the Finance Ministry, came forward to set up a unit called the IRCI for reconstruction and rehabilitation of the sick units through the finance of the Government of India. The IRCI is nothing but a banking agency at the moment; it gives loan and financial support to the sick units putting one of their nominees on the unit to look into the administrative side, but they have no control on production, marketing and sale. As a result, what is happening is that most of the sick units have developed a tendency to get some money from the IRCI, consume it and then again demand more money from the IRCI, and the IRCI, as I said, have no control on marketing, recruitment of the personnel etc. in these units. IRCI is not a subsidiary unit, but it is a recognised unit of the Ministry; I came to know that from the Minister. It is a public financial institution. It would have been better, if it would also have been tagged with these other institutions.

Now, most of the hon. Members from the opposite as also from our

[Shri Priya Ranjan Das Munsi]

side, have spoken about the performance of the nationalised banks. I would not like to speak more on those aspects, but I would only make one request to the Minister. As I said the other day on the floor of the House during question hour, the concept of family planning is known to almost all the people in the country including the illiterate people because of the publicity, this programme is getting. It is good for the country that the concept of family planning should be known to all the people. But the schemes of the banks for the poor, how they can develop their economic life and other schemes for the weaker section as also for the educated people, are not widely known to the people of the country for whom they are meant. The people in the villages are not aware of these various schemes in comparison to the publicity of family planning. I would, therefore, request the hon. Minister that details of the various schemes adopted by the nationalised bank from time to time should be made available quarterly, six-monthly or yearly to the representatives of the public life, namely, M.L.As., the Corporators, Panchayat Members and the Members of Parliament so that at least they can try to educate the people of their constituency. Actually, what is happening is that there are large queues before the banks and the people are not getting the desired benefits.

Lastly, I would make one request to the Minister to look into the health of the eastern India. The Industrial Credit Investment Corporation, a financial institution under the Ministry of Finance, have invested 63 per cent of their credit investment in the Western and North India and they have invested only 15 per cent in the eastern India. I am not talking in terms of provincialism, but it is sad and it is creating imbalance.

With these words, I conclude my remarks.

श्री बाबूराव बहिरवार (टीकमगढ़) :
उपाध्यक्ष महोदय, मैं इस बिल का समर्थन करता हूँ। तथा इस संघ में मैं अपने कुछ सुझाव भी पेश करना चाहता हूँ। सरकार ने इस बिल में उच्चाधिकारियों पर कुछ प्रतिबन्ध लगाये हैं। ऐसा करके बहुत अच्छा किया गया है। लेकिन कभी कभी ऐसा भी होता है जैसा कि हमारे एक माननीय सदस्य ने कहा है—कि किसी अधिकारी को तीन महीने का नोटिस दे कर निकाला तो जा सकता है लेकिन वह अधिकारी भी कभी कभी पहले ही इस्तीफा दे कर चला जाता है या चाहे तो जा सकता है। अब आप मान लें कि उस ने पैसे का गोलमाल किया है या किसी बैंक में, पैसे की कुछ गड़बड़ी की है और वह जल्दी इस्तीफा दे कर चला जाना चाहता है। तो ऐसे केसिस में आपने क्या कोई इंतजाम किया है कि उसे पकड़ा जाये और तब तक उस को जाने न दिया जाये जब तक कि जांच पूरी न हो जाये? अगर नहीं किया है तो इस के बारे में भी सरकार को कुछ सोचना चाहिये।

बैंकों का इंतजाम अच्छा हो रहा है। लेकिन ग्रामीण क्षेत्रों में और पिछड़े हुए क्षेत्रों में जो बैंक हैं या दूसरी फाइनेन्शियल इन्स्टीट्यूशन हैं और जिन से आपने और हम ने उम्मीदें लगाई थीं कि ये बीस सूत्री कार्यक्रमों के अन्तर्गत ग्रामीण जनता को राहत पहुंचावेंगी, उन की मदद करेगी, वह पूरी नहीं हुई है। मैं पिछले छः सात महीनों में ग्रामीण क्षेत्रों में घूमा हूँ और मैंने देखा है कि जो वहाँ की जनता का अनुभव है वह बहुत ही कटु है। बैंक बिल्कुल भी सामने नहीं आ रहे हैं। ग्रामीणों में जनता का बंटन

हो रहा है। लोगों को तीन तीन, चार चार और पांच पांच एकड़ जमीन दी जा रही है; लेकिन उन के बास्ते कोई ऋण की व्यवस्था नहीं की जा रही है। अब आप ही बतायें कि कहां से वे बैंक खरीदें, किस तरह से खाद तथा बीज का प्रबंध करें, कहां से कुआं खोदने के लिये पैसा लायें। बिना इन चीजों के खेती हो नहीं सकती है। उन के बास्ते पैसे का कोई प्रबन्ध नहीं किया जा रहा है। बैंक कहते हैं कि हमारे पास सरकार के कोई आदेश नहीं आये हैं इस के संबंध में। मैं उन शब्दों का इस्तेमाल करना नहीं चाहता हूं कि जिन का इस्तेमाल वहां बैंकों के कर्मचारी लोग करते हैं। मेरे टीकमगढ़ जिले के एक बैंक के एजेंट के पास वहां के हरिजनों ने जोकि चमड़े का धंधा करते थे कर्ज के लिये दरखवास्तें दीं। उन्होंने दो तीन साल पहले कर्ज लिया था जिस को उन्होंने पटा दिया था। दुबारा वे कर्ज के लिये गये। तीन महीने तक उनको कर्ज नहीं दिया गया। वे मेरे पास आये। मैंने एजेंट को पत्र लिखा कि इन्होंने पहले वाला कर्ज पटा दिया है इन को कर्ज क्यों नहीं दिया जाता है। मैं स्वयं गया और उसने कहा कि दे देंगे। मैं वापिस चला गया। लेकिन बाद में जब ये लोग उस के पास गये तो इनको उस ने यह जवाब दिया कि अच्छा तुम नेता जी को लाये थे, अब जाओ इंदिरा गांधी के पास और उस से कर्ज ले लो। वही तुम को कर्ज दिलायेगी। इस तरह की जो बातें हैं इस से मेरा यह विश्वास दृढ़ होता जा रहा है कि जो प्रतिक्रियावादी है वे अब भी बैंकों पर हावी हैं वे हमारे जो कार्यक्रम हैं उन को सफल होने देना नहीं चाहते हैं। जो पुराने अधिकारी वहां भरे पड़े हैं उनके दिमाग ठीक नहीं है पहले वाली मनोवृत्ति उन की अब भी है। देखने में यह आता है कि जो तीस हजार रुपये का ऋण मांगता है उसको तो ऋण मिल जाता है। लेकिन 500 रु० ऋण लेने वालों को नहीं

दिया जाता है। बर्बादों में दिया देते हैं कि 2 लाख रु० कर्ज दिया। लेकिन वह कितने लोगों को मिला यह पूछा ही नहीं। वो आदमियों को ही इतना रुपय कर्ज में दे दिया उस से देश का धन थोड़े ही होने वाला है। आप 500 प्रति व्यक्ति कर्ज दें तो काफी लोगों को भला हो सकता है और आप का उद्देश्य भी यही है कि गांव के छोटा धंधा करने वाले मजदूरों को, खेतिहर लोगों को कर्ज दिया जाय, न कि बड़े बड़े लोगों को। इस दिशा में मेरा मंत्री जी से कहना है कि आप क्लीयर इंस्ट्रक्शनस उनको दें। मैं ने तीन चार पत्र लिखे और वहां से जवाब आता है कि कर्ज बांटा। लेकिन जिन को वास्तव में मिलना चाहिये उन को नहीं मिलता। आप ने 10 मील का रेस्ट्रिक्शन लगा दिया है जिस की बजह से बहुत से गांव छुट जाते हैं। बिजली की लाइन सब गांवों में लगी हुई है, 8 गांवों को वे सकते हैं, लेकिन दो गांवों को नहीं दे सकते इसलिये मेरा निवेदन है कि इस 10 मील के रिस्ट्रिक्शन से कोई गांव वंचित नहीं होना चाहिये और लोगों को बैंकों से कर्ज की सुविधा होनी चाहिये। मेरा मंत्री महोदय से पुनः कहना है कि आप अपने बैंक अधिकारियों को हिदायत दें, वह इस बारे में सुझाव दे, ताकि नीचे काम करने वालों पर कड़ी निगाह रखी जा सके और जो हमारा उद्देश्य है उस की पूर्ति हो सके।

इन शब्दों के साथ मैं इस बिल का समर्थन करता हूं।

MR. DEPUTY-SPEAKER: Mr. Mirdha, I got your name only just now. We have agreed that a speaker should not take more than five minutes and that he should confine himself to the subject of hiring and firing of these higher executives.

Mr. Mirdha.

और नानु रत्न बिर्वा (नाथीर) : भारतीय उपाध्यक्ष जी, जो बिल हमारे सम्मने पेश है उस में चार कानूनों का संशोधन करने की बात कही गई है। और वह सिर्फ एक ही तरह के संशोधन हैं। जैसा हम सब लोग जानते हैं बैंकिंग हमारे देश की एक महत्वपूर्ण व्यवस्था होने जा रही है। पुराने जमाने में कुछ बैंक्स बने में कुछ उद्देश्यों को ले कर। पर आज सरकार का यह इरादा है कि इस देश में हर परिवार का संबंध बैंकों से जुड़े, और दोनों दृष्टि से जुड़े पहना यह कि लोगों के पास जो पैसा हो वह भी बैंकों में रहे, और दूसरे यह कि बैंकों से लोग पैसे लेकर अपनी कमाई के जरिये बना सके चाहे उद्योग हो, खेती हो या और कोई दूसरा कमाई का जरिया हो, और उस में बैंक हमारे उपयोगी सस्था बने।

जो पहल प्राइवेट बैंक्स थे उन का राष्ट्रीयकरण इसी दृष्टि से किया गया कि जो अलग अलग बैंक्स बने थे वह पहले अलग अलग लोगों के हिस्सा को देखते थे। फिर यह सोचा गया कि इन के पास बूझि काफी बड़ी जनता की पूंजी है तो उस से जनता का ही क्या न भला हो। इस दृष्टि से 14 बैंक का राष्ट्रीयकरण किया गया। अभी भी बहुत से प्राइवेट छोटे छोटे बैंक हैं जो राष्ट्रीयकरण नहीं हैं। उन की नीति भी सरकार की निगाह में रहनी चाहिये कि वह बैंक किमतगह से आगे काम करें और उन की श्रेय कैपे हो। कोओपरेटिव बैंक का एक अलग मिलसिला है, राष्ट्रपति बैंक है। जब हम ने देखा कि काम नहीं बन रहा है और एक जगह आ कर हमारे बैंकों की तरक्की गावा में जाने से रुक गई तो हम ने ग्रामीण बैंकों की एक नई सस्था को खोला। उस का कानून भी धर्मोद कर रहे हैं। जिस दृष्टि

से यह कानून धर्मोद किया जा रहा है उस के पीछे एक ही मकसद है कि इन बैंकों में जो बैररमैन बाइस मेम्बरमैन और मैनेजिंग डाइरेक्टर्स हैं वह ऐसे हों जो इस सिद्धान्त को मानते हों कि हमें हर परिवार के पास मदद के लिये पहुंचना है, और लोगों के पास जो सेविंग का पैसा है उस को देश के काम के लिये वापस बैंकों में लाना है। अगर इस दृष्टि से बैंकों में काम करने वाले कामेटड नहीं हैं तो फिर हमारा मकसद पूरा नहीं हो सकेगा। इसलिये यह बिल लाया गया है। और मामनीय अमूल नाहाटा ने जो बात कही कि हर सिक्के के दो पहलू हैं, अगर अच्छे आदमियों को हटा कर के काम खराब करना चाहे तो कुछ लोग कर सकते हैं। अच्छे काम करने वाले लोगों को भी इस फायर-हायर के नीचे डाला जा सकता है। तो कुछ सिद्धान्त हमको बनाने चाहिये और इस दृष्टि के लोग रखें, जो कि हर परिवार तक पहुंचने का दृष्टिकोण रखें मुश्किलात को पार करते हुए अपने अरेन्जमेंट को इस तरह से फीमावे कि उनका कमिटमेंट हो। मैं सोचता हू कि आपने महसूस किया होगा कि जो पुरानी दृष्टि के लोग इन बैंकों में हैं, उनसे आपको बहुत ज्यादा आशा नहीं है, इसीलिये आप इस तरह का अरेन्जमेंट लाये हैं। एक तरह से इसके पीछे जो आपका विभाग है, उसमें शक्ति है और उसे सही दृष्टिकोण में मानता हू। मंत्री महोदय, एक बड़ी पालिसी का निर्णय लेने जा रहे हैं, वास्तव में उसके सही मायने निकले, इसीलिये मैं चाहता हू कि इसकी सफाई होनी चाहिये। मंत्री जी जो सिद्धान्त लेकर आये हैं इसके दो पहलू हैं।

एक तो यह है कि ऐसा डर पैदा कर दिया जाये कि काम करने वालों को लगे कि काहू के लिये मुसीबत में पड़ते हो, ये चाहेंगे तो हटा देंगे, चाहे कही और फीक

हैं। तो काम करने वाला हर जगह काम करता है। कई आदमियों को कई बार इस प्रकार की बातें लगे कि किसी वक्त भी बिना कारण के तीन महीने में हटाया जा सकता है, दोनों तरफ नोटिस देकर, और इतनी अन-सरटन फाउन्डेशन है, तो अच्छे आदमी कई दफे ऐसे कामों में आते नहीं हैं। इसलिये अगर हम चाहते हैं कि कैसे आदमी इसमें आयें तो उसके लिये कुछ करना चाहिये। कुछ खराब आदमियों को अगर आप इस प्रावधान के नीचे निकालना चाहते हैं तो जरूर निकालें। कमिटेड आदमी को आप लायें और इस जगह पर बैठाये जिससे उसको जो टास्क एसाइन्ड हो कि इतने महीने में इस तरह से काम करना है, अपने बैंक की इस तरह से हैसियत जमाना है, लोगों के पास जाना है, नहीं जायेंगे तो मजदूरी में छुट्टी हो जायेगी, यह बातें पहले से तय हों और इस तरह का कानून आप लायें। देश के हर परिवार को बैंक के साथ जोड़ना है तो इस मशा के पीछे हम यह मानकर चलते हैं कि आपके दिमाग में कुछ अच्छे काम करने की व्यवस्था है। उपाध्यक्ष महोदय, मैं आपकी माफ़त मनी जी से यह निवेदन करना चाहता हूँ कि इसके प्रावधान में जो दृष्टिकोण उन्होंने सोचकर रखा है उसमें फॉर्म भी है और कुछ कमजोरी भी है। लेकिन इन सारी चीजों का अच्छी तरह से पालन हो, ग्रामीण बैंकों में कुछ काम हो, वहां के लिये कुछ ट्रेनिंग हो, कुछ रिक्लूटमेंट की पालिसी हो यह सब होना चाहिये।

एक बात में जरूर जाना चाहता हूँ कि अभी तक जो ग्रामीण बैंक खुले हैं उनमें छोटे लोगों, खासतौर से माजिनल फार्मर, स्माल फार्मर, लैंडलैस लोग और अटिजन्स की मदद के लिये क्या व्यवस्था है? लेकिन अगर कुछ लोग इन कैटेगरी में नहीं हैं जो दूसरी हैसियत के हैं, बड़े फार्मर कह दीजिये,

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जो सीलिंग में आने के बाद रह गये, वे इन सोसाइटीज में जुड़कर ग्रामीण बैंकों से लोन ले सकते हैं या नहीं ले सकते हैं? या यह ग्रामीण बैंकों की लोन की सर्विस सिर्फ उन्हीं चार जगहों के लिये है? ग्रामीण बैंकों में यह बात साफ नहीं है और कई जगह कंपली-कैशन्स सामने आ खड़े हुए हैं।

प्रो० एस० एल० सक्सेना (महाराज-गंज) : उपाध्यक्ष महोदय, मुझे बहुत दुःख है, बहुत से बैंक अपने क्वाइन्ट्स के इंटरेस्ट का ध्यान नहीं रखते हैं। सेंट्रल बैंक, बम्बई के चेयरमैन श्री गट्टा हैं। पंजाब शुगर मिल, गुगली उसकी क्वाइन्ट हैं और वह आज से नहीं 20 साल से है और करोड़ों रुपया इन्टरेस्ट उनको दे चुकी है। तीन-चार साल से वाटर लागिंग के कारण उनकी रिकवरी बहुत कम हो रही है। नतीजा यह है कि वह बहुत घाटे में पड़े हुए हैं और तीन-चार महीने की अपने मजदूरों की तनखाह भी नहीं दे पाये हैं। उस मिल के मैनेजिंग डायरेक्टर ने बैंक से कहा कि लोन दे दीजिये ताकि मजदूरों की पूरी तनखाह भुदा कर सके और बाद में वापस कर देंगे। लेकिन बैंक वालों ने कहा कि यह नहीं हो सकता है।

मेरा कहना है कि वह कितने दिनों के बैंक के क्वाइन्ट हैं, हमेशा उनको इंटरेस्ट देते रहते हैं, आज रिकवरी घट जाने के कारण तनखाह नहीं दे पाते हैं तो आप देखें कि मजदूरों की क्या हालत होगी और वह कितने परेशान होंगे। मैंने इस बारे में श्री प्रणव कुमार मुकर्जी से बात की थी। उन्होंने कुछ मदद की थी, लेकिन वह बहुत कम है और उस से काम नहीं चल रहा है। कम से कम 20,000 रुपये तो फौरन दिये जायें, ताकि मजदूरों की चार महीने की तनखाह बांटी जा सके।

[श्री० एल० एल० सक्सेना]

गुजरात स्टेट फिनांस कारपोरेशन के चेयरमैन और डायरेक्टर्स ने सवा लाख रुपये के इनकोसिड 25,000 रुपये में बेच दिया है। वे लिखते हैं कि घाप 26,000 रुपये एरियर्स के दीजिये, हम घाप का ट्रक वापस कर रहे हैं।

MR. DEPUTY-SPEAKER: What have these got to do with the Bill?

PROF. S. L. SAKSENA: I only wish to point out that the same Chairman and directors of the Gujarat State Financial Corporation who had said that they had sold the truck for Rs. 25,000 on 10th of May, now write....

MR. DEPUTY-SPEAKER: You mean to say that the Chairman or Managing Director has written to you?

PROF. S. L. SAKSENA: They have written to my sister and they say:

'We hereby accept your proposal to pay us Rs. 26,000 towards our arrears immediately and we would hand over your confiscated truck to you'.

They had sold the truck among themselves. These directors deserve to be sacked and good directors should be appointed there so that the State may have good industrial development. That is what I wish to say. I want a CBI enquiry into this matter.

Regarding debt relief the position is this. A Chamar boy came to me and said: "I cannot go back to my village because the brahmins would kill me. They will say, pay back our debts, or we will kill you. I have run away and come to you." I sent him to Indira ji and she has ordered an enquiry. Unless you open branches of the banks in almost every village to provide credit, to replace the grip of the sahu-kars, people will suffer. If you pass the laws, there should be arrangements made for carrying out those laws.

THE MINISTER OF STATE IN CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE): I am grateful to the hon. Members who have made observations, more so, because, though the scope of the Bill is limited strictly in regard to mode of termination of some of the executives of the State Bank and some financial institutions, they, while making their observations have highlighted some of the general points regarding the functioning of banks in the nationalised sector.

Coming to the observations made on the provisions of the Bill, a question was asked as to why we have not brought public sector banks also within the purview of this Bill. Appointments of Chairman and Managing Director of public sector banks are provided in the scheme itself which Parliament in its wisdom has provided. There is that scheme and we are having this provision there. As it is not a statutory provision we can't bring it before Parliament. Regarding two other institutions this question was raised, particularly, ICRCI and ICICI. ICRCI is not a public financial institution in the sense that it is a limited company whose share is distributed between IDBI, 14 nationalised banks, and certain other agencies. That is why appointment of Chairman and Managing Director of ICRCI is done by IDBI with the approval of Government and for that we need not bring any piece of legislation.

15 hrs.

For that, no amendment is necessary. That is my point. Similarly, the ICICI is an All-India term lending institution incorporated under the Companies Act.

Now, the question is why we are bringing in this piece of legislation and what is the necessity for that. In that connection, Shri Somnath Chatterjee, while making his observations,

raised a point why we are not giving the chance to the person when we are terminating his service. He has very correctly pointed that out. But, there is a difference between the removal and the termination of service of a person, particularly, in the context of the Central Civil Service and other Rules. When we remove some persons, in that process, an element of punishment is also associated here. That is why perhaps he might have noticed that in regard to the provisions for removal, we are providing that a show-cause notice will have to be issued to the person concerned. He will be provided with the chance of being heard. After that, a decision will be taken.

But, Sir, this provision did not exist in many of the acts. We are bringing in a Bill for amending the various provisions. Here, I would like to submit one point for the consideration of the hon. Members. I would not like to use the phrase 'hiring' or 'firing.' After all the Members should also appreciate that today most of them, while taking part in the debate, have expressed their concern about the functioning of the Banks. There too we do feel that, if the Department has not the authority for the appointment and termination of the service of the highest executives of the banks and financial institutions, sometimes we find it really difficult to get rid of an undesirable element in the Institution.

The term is fixed and it may happen in a country like ours where there is no provision for getting rid of a man. The man may be inefficient but he may be quite honest; he may be decent even or he may be polite in his behaviour to the customers. He cannot be discharged even if he cannot deliver the goods. After all, he is appointed in that post. In that case, we shall have to wait because there is practically no charge of corruption or maladministration against him.

For that, we have to wait till the termination of the term for which he is appointed. Therefore, we want to have this opportunity that if the Government, in its wisdom, finds it necessary to terminate the service of the Chairman or Vice-Chairman or the Managing Director, it will be enough to provide three months' notice or salaries in lieu thereof and the similar facilities will be given to the officer concerned who, in his turn, can also give three months' notice. Termination does not mean that he is removed because of certain specific charges. When the question of specific charges comes, then, definitely, a regular show-cause notice will be issued to him. For removal, the procedure that is laid down in the law will be followed.

In this connection, I would like to submit another point why we have not taken into consideration on consulting the Reserve Bank of India. There too, I would like to submit for the consideration of the hon. Members that there are so many intermediate agencies in between taking a decision. For example, the present provision of the State Bank of India Act provides for the nomination of the entire Board of the State Bank of India by the Government of India. But, when I am to appoint somebody or to get rid of somebody, then I will have to go to my own nominated Body; I mean the Government of India will have to go to its own nominated body. Anyway the entire procedure has to be routed through them. This is a provision for that purpose because we would like to act expeditiously. That is why the provision of three months' notice or salaries in lieu thereof is being provided for. When we are going to appoint a person, we are consulting the Reserve Bank of India; similarly, when we are going to remove him, on a specific charge, the Reserve Bank of India is being consulted. We have to take a decision expeditiously. Even today the law provides the power for removal by paying three months' pay

[Shri Pranab Kumar Mukherjee]

In order to take an expeditious decision. We have now different intermediate stages of consulting the Reserve Bank of India in relation to cases of termination.

SHRI SOMNATH CHATTERJEE: I want to seek a clarification. I know you are supporting valiantly this provision. On principle, for appointment, it is with the consultation of the Reserve Bank of India and not with the sanction of the Reserve Bank of India. You consult them obviously for their expert guidance. And for removal also you consult them. Why not termination because without finding any charges you are getting rid of a person? The Reserve Bank can give a proper suggestion.

SHRI PRANAB KUMAR MUKHERJEE: Though we have not provided it yet there is nothing which prevents the Government to consult the Reserve Bank of India. When we find it necessary definitely we will consult the Reserve Bank of India. We do not want to make it obligatory. We want to avoid that.

Another question has been raised as to why we are not making any provision in the Bill to the effect that if somebody commits some mistake, for example, somebody suggested if somebody defalcates and runs away. Sir, there is a provision to that effect. The provision of show-cause notice is there and if there be a specific charge he will be prosecuted and brought to book and will not be allowed to run away merely by giving three months' notice.

Secondly, Sir, there is the need for uniformity. While making his observations Shri Chapalendu Bhattacharyya suggested as to why we are bringing in the regional rural banks. The whole objective of this Bill is to bring some sort of uniformity. As I mentioned in my introductory remarks some of these Acts were passed in 1955, 1958, 1959 and the latest one was passed in 1975. We want to bring

uniformity in all the financial institutions and the public sector banks and, therefore, we thought as we are bringing a piece of amending legislation why should we not take the opportunity of inserting the provision which did not exist in the regional rural banks. That is the whole objective of bringing the regional rural banks into the scheme.

Regarding the general observations which the hon. Members have made, I would like to submit that it is true that the functioning of the banking institutions is not in conformity with the expectations of the people and more so of the Members of Parliament. There is no denial of this fact but at the same time we shall have to keep in mind one thing that the banks are also to function within the constraints and limitations under which the whole economy is passing through. It is not true that the banks' resources and their manoeuvrability are unlimited. If the banks' credit is earmarked for certain specific objectives such as Plan finance, investment of one-third of the total assistance in Government securities and if certain priority sectors are earmarked by the Government in its wisdom then a good amount of credit is being diverted therein. Therefore, naturally even among the priorities the other areas sometimes may suffer but that cannot be an excuse to say that this situation will continue for all times to come.

Sir, it is true that the problem with which we are confronted—the rural credit—is a serious problem and while making my observations on the Finance Bill, I tried to explain the problem in detail. I would like to submit for the information of the hon. Members that this is an area where we want to get the assistance and suggestions from all the hon. Members and all concerned to get rid of the problem which has been created as a result of the declaration of moratoria. The problem is not of the

availability of resources. So far as the requirements of the resources are concerned, as it has been indicated by Sivaraman Group, if we want to give assistance to the lowest strata of the society, the total requirements may be of the order of Rs. 170 crores say, in terms of money. But the whole question is the question of the organisation. Until and unless we can build up the organisation, strengthen the co-operative credit structures by making the Membership universal, by providing a whole-timer as a Secretary in the Co-operative Credit Societies, it would not be possible to extend the bank branches to cover this area and to bridge the gap, that has been created. After all there are certain limitations in so far as capabilities are concerned. But whatever efforts we may make, if the banks after nationalisation could expand and extend the rural branches from 1700 to 7000 in a span of seven years, it was not expected that within a period of six months or eight months—they would be in a position to double it or triple it. Therefore, we will have to look into those areas where we can expeditiously and quickly organise the necessary infrastructure through which the credit could be dispersed. That is why we are emphasising on the building up of the Co-operative Credit Structure, re-constituting the farmers' service societies and linking it up with the commercial banks and regional rural banks. In this connection, I would like to inform the hon'ble Members that the Prime Minister has recently written a letter to the Chief Ministers of the States concerned, highlighting this particular point which has been highlighted by the Sivaraman Group and we are taking it up with the State Chief Ministers and the State Finance Ministers so that expeditiously and quickly we can build up the organisation and we can come into that area. Regarding the structural pattern, it is now known to the hon. Members and I have mentioned it on an earlier occasion on the floor of this House, that we are

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going to appoint a Commission—very soon it will be announced—to look into the whole structural and organisational patterns of the existing public sector banks, whether there is any need of having all these 14 nationalised banks in its present structural pattern, in what way we can improve the customer service. There are, certain terms and conditions which are being given to the Commission and they are expected to look into it and on the basis of the examination of them, we shall be in a position to sort out the problem.

Regarding the improvement of the services, particularly the point which is a sore to the hon. Members and equally a disquieting point to me, that is, about the territorial jurisdiction of the branch office—I have explained the difficulty. Mere extension of the territorial jurisdiction would not lead us anywhere. We can only substitute it by other agencies like the co-operative credit societies, by farmers' service society and by rapid expansion of the bank branches. Even theoretically, if you take the position that 10 miles territorial limit may be extended to 15 miles, 20 miles or 25 miles, the number of people that are to be served, number of accounts they have to be taken care of—if it is not manageable efficiently within the scope of the resources available at the branch offices—there will be further deterioration of these services. Therefore, the answer to that problem is not merely the extension of the territorial jurisdiction but to cut through the problem and to meet the immediate requirement. I have no hesitation in extending the territorial jurisdiction. Already we have issued necessary instructions. But that too would not be able to take care of the problems in its entirety. Until and unless, side by side, we extend the branches rapidly and we build up the other organisational agencies through which these resources can be provided, credit could not be disbursed and at the same time credit could not be recovered. I would not like to

[Shri Pranab Kumar Mukherjee]

take much time of the House. I am really grateful to the hon. Members for making their observations. In fact while answering the questions or during the course of the debate, we have sorted out these points. In fact, it is not a question of clarification. You have asked whether the farmers service societies will get assistance from the Regional Rural Banks. Yes, they will get it and the Regional Rural Banks are basically for the small and marginal farmers and poor artisans.

SHRI NATHU RAM MIRDHA: Suppose the farmers who are not small, join the service societies, will the rural bank advance loans to them also?

SHRI PRANAB KUMAR MUKHERJEE: This problem is a typical problem of Jaipur Regional Rural Bank. This problem did not arise in other areas. We have taken care of that problem. But it is not a question which can be sorted out by making some amendments in the rules and regulations. On the one hand we are suffering from limited resources and on the other we are suffering from limited organisational structure. Unless we can take care of these, for sometime these problems will remain and we shall have to see in what possible manner we can sort them out.

MR. DEPUTY-SPEAKER: The question is:

"That the Bill further to amend the Industrial Finance Corporation Act, 1948, the State Bank of India Act, 1955, the Industrial Development Bank of India Act, 1964 and the Regional Rural Banks Act, 1976, be taken into consideration."

The motion was adopted.

MR. DEPUTY-SPEAKER: We shall now take up clause-by-clause consideration. There are no amendments to clause 2.

The question is:

"That clause 2 stand part of the Bill."

The motion was adopted.

Clause 2 was added to the Bill.

MR. DEPUTY-SPEAKER: Mr. Naik is not there to move his amendment.

The question is:

"That clause 3 stand part of the Bill."

The motion was adopted.

Clause 3 was added to the Bill.

Clause 4—(Amendment of Act 23 of 1955)

SHRI RAMAVATAR SHASTRI: I beg to move:

Page 3. line 13.—after "office" insert—

"or does not agree with the policy of the Government regarding economic development and rendering all possible help to the weaker sections of the people." (4)

उपाध्यक्ष जी, मैं बहुत गौर से मन्त्री जी का जवाब सुन रहा था लेकिन जो बात इनके अनुकूल नहीं पड़ी, उसका जवाब उन्होंने नहीं दिया। मैंने बिल्कुल रेलेवेन्ट सवाल उठाया था कि आप जो बेयरमैन, वाइस-बेयरमैन या मैनेजिंग डाइरेक्टर एंपाईन्ट करते हैं, उनकी योग्यता क्या है, काइटीरिया क्या है, मापदण्ड क्या है? आपने इसके बारे में कुछ नहीं बताया क्योंकि यह आपके लिए एक इनकॉन्सिडियेन्ट सवाल था। इसी सिलसिले में मैंने रिजर्व बैंक की बात उठाई थी और आई० डी० बी०आई० की बात भी उठाई थी। मैं चाहूँगा कि मन्त्री

जी इसके बारे में बातें। मेरे संशोधन जो पेज नं० 3 पर है उसका आशय इतना ही है कि आप कुछ लोगों को हटाना चाहें तो हटा दें लेकिन, अब देश में ऐसा समय आ गया है कि ऐसे लोगों को भी आप इसमें न रखें जो आप की नीति का समर्थन नहीं करते हैं यानी उसके विरोधी हैं और जो राष्ट्रीयकरण को नहीं मानते। आज आपने उनको किसी न किसी तरह बैंकों में बैठा दिया है, पेंशन देने के नाम पर और अपनी ताकत को मजबूत करने के नाम पर। इस वक्त जबकि आप चाहते हैं कि सारी बातों को ज्यादा से ज्यादा कड़ा दिया जाए और वे उनको देते नहीं हैं, तो ऐसे लोगों को भी हटाना चाहिए। मेरे संशोधन का आशय इतना ही है क्योंकि आज स्थिति बदल रही है और आप की नीति भी बदल रही है लेकिन उसके अनुसार आप कदम नहीं उठा रहे हैं। मैं चाहता हूँ कि इस तरह की व्यवस्था आप इस बिल में रखिये। इस तरह की व्यवस्था आपकी आर्थिक नीति में हो, इसके बारे में कई सदस्य बोल चुके हैं और मैं भी बोल चुका हूँ। जो लोग बीस-सूत्री कार्यक्रम का भीतरबात करते हैं, उनको आप न रखिये। रिजर्व बैंक, पटना में किस तरह से नोट जलाने के नाम पर घाघली हो गयी है और जो समझौता यूनियन के साथ 1972 में हुआ था; उसको ताक पर रख दिया गया है और अधिकारी जो चाहते हैं मनमानी करते हैं, इसके बारे में कई दफ्ता कहा जा चुका है। वहाँ पर राइटिस्ट एलीमेंट, दक्षिणपंथी और फासिस्ट तत्व बैंकों में घुसे पड़े हैं। उनको निकालने की भी बात है। ये तमाम लोग आपकी आर्थिक नीतियों में विश्वास नहीं करते हैं। इसीलिए मैंने यह संशोधन देकर सरकार का ध्यान इस तरह खींचा है कि इस तरह के लोगों को सरजीह न दी जाए जो भीतरबात करते हैं और आप की नीतियों को असफल करके जनता से आपकी बदनामी करते हैं। आपको यह काम करने की कोशिश करते हैं। इसीलिए मेरे लोगों को आपको निकाल देना चाहिये।

इस तरह की व्यवस्था इस कानून में हो यही मेरे संशोधन का आशय है।

SHRI PRANAB KUMAR MUKHERJEE: The hon. Member has moved the amendment, but the power which we are taking i.e. termination with three months' notice or salary in lieu thereof, will enable us to get rid of the man who is not desirable and who is against the principles and policies of the Government. Regarding the two points he has mentioned, I would like to submit that to the best of our judgment, we found that the Governor of the Reserve Bank and the Chairman of the IDBI were the best possible competent men

MR. DEPUTY-SPEAKER: I shall now put Mr. Ramavatar Shastri's amendment No. 4 to vote.

Amendment No. 4 was put and negatived.

MR. DEPUTY-SPEAKER: The question is:

"That clauses 4, 5 and 6, Clause 1, the Enacting Formula and the Title stand part of the Bill."

The motion was adopted.

Clauses 4, 5 and 6, Clause 1, the Enacting Formula and the Title were added to the Bill.

SHRI PRANAB KUMAR MUKHERJEE: I beg to move:

"That the Bill be passed."

MR. DEPUTY-SPEAKER: Motion moved:

"That the Bill be passed."

श्री इन्द्राक सम्भवी (अमरोहा) : यह बिल अब पास हो रहा है। मैं सिर्फ दो तीन प्वाइंट्स ही आपके सामने रखना चाहता हूँ। रूरल बैंक की बात कही गई है। मेरे जिले में भी रूरल बैंक है और प्रचारा के नाम से

[श्री इसहाक सम्भाली]

सिडीकेट बैंक उनको खोल रहा है। लेकिन यह प्रजीव बात है कि ग्राम सीर पर सिडीकेट बैंक और दूसरे बैंक जो लोनिंग करते हैं उन पर तो चार परसेंट इंटररेस्ट लेते हैं लेकिन प्रथमा बैंक जो लोनिंग करते हैं रुरल बैंक्स के नाम से उन पर सोलह परसेंट इंटररेस्ट लिया जाता है। अब जबकि इन बैंकों को गरीब किसानों के लिए, लैंडलैस लोगों के लिए, छोटे लोगों के लिए बनाया गया है तो क्या यह उचित है कि इतना ज्यादा यहा पर उनसे इंटररेस्ट चार्ज किया जाए ?

मिर्घा जी ने ठीक कहा है कि जिलों में जो बैंक हैं और जो गरीबों की मदद के लिए हैं वहा पर गरीबों की मदद नहीं होती है, बड़े लोगों की ही मदद होती है। गरीब आदमियों की मदद हो सके इसके लिए आपको कोटा फिक्स कर देना चाहिये और बता देना चाहिये कि कितना बड़े लोगों को लोन दिया जाएगा और कितना छोटे लोगों को। आजकल यह हो रहा है कि बहुत आसानी से कर्ह दिया जाता है कि हमने पचास लाख लोन दिया लेकिन कितने आदमियों को दिया है और उनमें कितने छोटे आदमी हैं, यह बताया ही नहीं जाता है। मेरी दरकवास्त है कि आप कोटा फिक्स कर दें कि दस हजार रुपये तक जो लोग लोन मागे उनको कम से कम टोटल लोन का 75 परसेंट मिलें। ऐसा आपने कर दिया तो बड़े लोगों को मिलने वाले लोन की रकम घट जाएगी।

पम्पिंग सैट जो किसानों को दिए जाते हैं उसके लिए कुछ खास बूकानदारों को लाइसेंसों आपने बना दिया है और किसानों को उन्ही बूकानदारों के पास जाकर पम्पिंग सैट लेने पड़ते हैं। नतीजा यह होता है कि जो पम्पिंग सैट बाहर 1800 का मिलता है वहीं उनको तीन हजार का मिलता है। न तो किसानों को कैश दिया जाता है और न ही उनको यह अर्थ-

कार है कि वे जिस बूकान से चाहें जाकर खरीद लें। आपको चाहिये कि आप उनको पसा दें और वे जहां से चाहें जाकर लें लें। कुछ खास बूकानदारों को ही आपने प्रोटेक्शन दिया हुआ है और उनके जरिये किसानों को लुटवाया जा रहा है। मैं चाहता हूं कि आप इस पर गौर करें और किसान की इस मामले में मदद करें।

[شری اسحاق سمبھلی (مرحومہ) :

جہ بل اب پاس ہو رہا ہے۔ میں صرف دو تین پوائنٹس ہی آپ کے سامنے رکھنا چاہتا ہوں۔ روول بیلنکس کی بات کہی گئی ہے۔ میرے ضلع میں بھی روول بیلنکس ہیں اور پرتھما کے نام سے سڈیکھٹ بلنک انکو کھول رہا ہے۔ لیکن یہ صحیح بات ہے کہ عام طور پر سڈیکھٹ بلنک اوو دوسرے بلنک جو لونگ کرتے ہیں ان پر تو چار پرسینٹ انٹرسٹ لیتے ہیں لیکن پرتھما بلنک جو لونگ کرتے ہیں روول بیلنکس کے نام سے ان پر سولہ پرسینٹ انٹرسٹ لیا جاتا ہے۔ اب جبکہ ان بیلنکوں کو فریمب کسانوں کے لئے، لہڈلنسی لوگوں کے لئے، چوڑے لوگوں کے لئے بلایا گیا ہے تو کیا یہ اچست ہے کہ اتنا زیادہ یہاں پر ان سے انٹرسٹ چارج کیا جائے۔

مردھا جی نے توہم کہا ہے کہ شخصوں میں جو بلنک ہیں اور جو شخصوں کی معد کے لئے ہیں وہاں پر

فریبوں کی مدد نہیں ہوتی ہے، بڑے لوگوں کی ہی مدد ہوتی ہے۔ فریب آدمیوں کی مدد ہو سکے اسکے لئے آپکو کوٹا فکس کر دینا چاہیئے اور بتا دینا چاہیئے کہ کتنا بڑے لوگوں کو لون دیا جائیگا اور کتنا چھوٹے لوگوں کو۔ آجکل یہ ہو رہا ہے کہ بہت آسانی سے کہ دیا جاتا ہے کہ ہم نے پچاس لاکھ لون دیا لیکن کتنے آدمیوں کو دیا ہے اور ان میں کتنے چھوٹے آدمی ہیں، یہ بتایا ہی نہیں جاتا ہے۔ سودی دوگولہٹ ہے کہ آپ کوٹا فکس کر دیں کہ دس ہزار روپیہ تک جو لوگ لون مانگیں انکو کم سے کم ٹوٹل لون کا 75 پورسنت ملے۔ ایسا آپ نے کر دیا تو بڑے لوگوں کو ملے والے لون کی رقم کہ کٹ جائیگی۔

پینلنگ سمٹ جو کسانوں کو دئے جاتے ہیں اسکے لئے کچھ دوکانداروں کو لائسنسی آپنے ہذا دیا ہے اور کسانوں کو انہیں دوکانداروں کے پاس جا کر پینلنگ سمٹ لئے پڑتے ہیں۔ نتیجہ یہ ہوتا ہے کہ جو پینلنگ سمٹ باہر 1800 کا ملتا ہے وہی انکو تین ہزار کا ملتا ہے۔ نہ تو کسانوں کو کھلی دیا جاتا ہے اور نہ ہی انکو یہ ادھیگر ہے کہ جس دوکان سے چاہیں جا کر خرید لیں۔ آپکو چاہیئے کہ آپ انکو

پہلے دے دیں اور وہ جہاں سے چاہیں جا کر لے لیں۔ کچھ خاص دوکانداروں کو ہی آپ نے پورٹفیکشن دیا ہوا ہے اور انکے ذریعہ کسانوں کو لگولہا جا رہا ہے۔ میں چاہتا ہوں کہ آپ اس پر غور کریں اور کسان کی اس معاملہ میں مدد کریں۔]

SHRI PRANAB KUMAR MUKHERJEE: There is some misunderstanding that Syndicate Bank is giving loan at 4 per cent interest and the Zonal Regional Bank at 16 per cent. Moradabad is a district where differential rate scheme is applicable like the 265 districts in our country. Therefore, all the banks will operate under differential rate scheme. That means, that half per cent of the total advances can be given to the weaker sections of the society at 4 per cent rate of interest but that is not the normal rate of interest for the Zonal, Regional Banks. They have to provide credit at a rate of interest which the co-operatives are charging. We do not want to see that the institution of cooperative movement is disturbed and that is why, they can neither charge less nor more.

Regarding the other point, I would like to submit that it is written in the Act and it is meant for small and marginal farmers, poor artisans and landless labourers. Therefore, there is no question of fixing the quota of credit to the smaller people in the Zonal Banks.

MR. DEPUTY-SPEAKER: The question is:

"That the Bill be passed".

The motion was adopted.

15.25 hrs.

TARIFF COMMISSION (REPEAL), BILL

THE MINISTER OF COMMERCE
(PROF. D. P. CHATTOPADHYAYA):
I beg to move:

"That the Bill to repeal the Tariff Commission Act, 1951, as passed by Rajya Sabha, be taken into consideration"

Sir, this Bill seeks to repeal the Tariff Commission Act, 1951 (50 of 1951) and consequently to wind up the Tariff Commission established in January, 1952.

Sir, I shall set out in brief the position about the establishment of the Tariff Commission.

The Tariff Commission was established in January, 1952, as a permanent statutory Commission in pursuance of the Tariff Commission Act, 1951 (50 of 1951), for examination of all cases of protection to industries, as recommended by the Second Fiscal Commission (1949-50). Prior to this, the practice was to set up *ad hoc* Tariff Boards for investigation of the claims for protection from different industries, as and when necessary.

15.26 hrs.

[SHRI VASANT SATHE in the Chair]

Sir, one of the important functions entrusted to the Tariff Commission pertains to enquiries regarding the grant of protection to indigenous industries. The grant of protection to indigenous industries through "protective duties" has, however, lost its utility over the years because of the *de facto* protection these industries enjoy by virtue of the import control regulations, which is necessitated by balance of payment considerations and other measures taken by Government from time to time for ensuring the planned development of industries in the country.

This will be proved further by statistics. In 1952, there were 42 protected industries. Since then only 18 initial protection enquiries were referred to the Commission, the last reference being in 1957. During this period, most of the industries on the protected list have been de-protected and as of now, only two industries, viz—Dye-Intermediates and Sericulture are protected.

Sir, the other main function of the Commission is with regard to enquiries relating to fixation of prices of particular commodities, whether protected or not. It has been found that only three to four references relating to price enquiries per year have been made to the Commission since 1971, and that no new reference has been made to it in 1975. Only two references relating to prices on sugar and jute bags are currently pending with the Commission. Thus it would be seen that the number of price fixation enquiries entrusted to the Tariff Commission is also very few.

As regards the other functions which the Tariff Commission is expected to perform, it has been found in practice that there has not been any occasion to invoke the mechanism of the Tariff Commission for any of them so far.

Sir, from this it will be clear that the reasons for which the Tariff Commission was originally set up, are no longer relevant in the changed conditions of today, when there is effective protection being ensured to Indian industries; the scheme of protection through the instrument of the Tariff Commission has become unnecessary. Besides, apart from the establishment of the Bureau of Industrial Costs and Prices whose assistance is invariably sought by the administrative Ministries concerned because its working is much less time-consuming, considerable expertise has been developed in the various Ministries and other organs of Government to deal adequately with any problem

that may arise in respect of any industry. In the event of major problems, it is always possible to constitute *ad hoc* commissions under the Commissions of Inquiry Act, 1952. A separate organisation like the Tariff Commission does not therefore seem necessary in the circumstances and may be wound up.

Sir, after the Commission is wound up, the industries *viz.* Dye-Intermediates and Sericulture, assessed to protective rates of duty upto 31-12-1977 and 31-12-1979, respectively will continue to be protected upto these dates. The question of fixing suitable rates of import duty on these items after expiry of protection will be considered by the Ministry of Finance (Department of Revenue and Insurance) at the appropriate time, if considered necessary. As to the pending price fixation enquiries the one relating to sugar has been entrusted to the Bureau of Industrial Costs and Prices. For the other one pertaining to B. Twill and D.W. Flour Bags, a Commission of Enquiry will be set up under the Commissions of Inquiry Act, 1952 by the Ministry of Commerce. For the staff that will be rendered surplus, after the Tariff Commission is wound up, a scheme of disposal/dispersal has already been drawn up. Every effort will be made to fix this staff in the best possible manner.

Sir, I do not want to take any more time of the House and beg to move that the Bill to Repeal the Tariff Commission Act, 1951, be taken into consideration.

MR. CHAIRMAN: Motion moved:

"That the Bill to repeal the Tariff Commission Act, 1951, as passed by Rajya Sabha, be taken into consideration."

SHRI DINESH JOARDER (Malda): Now this Tariff Commission Act 1951 is going to be repealed. We are glad that the long-drawn demand from

different corners of the country that the Tariff Commission had lost its utility long ago has now been accepted by the Ministry of Commerce.

On many occasions, we have discussed its functions and activities. Even in 1974, when the staff of the Dye-Intermediates and Sericulture industries was given protection under the Indian Tariff Commission Act, at that time also, we discussed it, debated it and demanded that this Tariff Commission should be abolished. Even at that time, the Ministry and the Government had defended the Tariff Commission like anything. In 1972-73 and 1973-74, it was also claimed that the Tariff Commission should be placed on a firm footing and more powers should be given to this Commission for protection purposes. This situation was prevailing in 1972-73 and 1973-74 also. This Commission was defended by the Ministry as well as by the Government even on the face of the severe criticism that was made by different review committees and also similar other bodies. They were very often disagreeing with the Report of this Commission. The Bureau of Industrial Costs and Prices and similar other bodies were very often disagreeing with the Report of the Tariff Commission. Even at that time this Tariff Commission was being defended by the Ministry and they said that more powers should be given to this Commission.

Now, all of a sudden, within a period of two years' time, the Ministry has understood that actually the utility and the purpose of this Commission has been over, and that is why, it is going to be abolished and the Act is going to be repealed. We have no objection. Rather, we are glad that, after all, after so much of criticism and demand and, after such a long period, this demand of the people and the House is now going to be accepted by the Ministry.

What were the activities of the Tariff Commission upto 1973? I only

[Shri Dinesh Joarder]
want to mention some of them. The negative part of the responsibility of the Ministry is fulfilled by this Tariff Commission (Repeal) Bill. But what will be the positive action that will be taken by the Ministry? There are certain responsibilities of the Ministry towards the balanced development of industries in organised sector, in big industries sector, in medium and small-scale industries sector and in cottage industries sector. In all these different sectors, what will be the attitude of the Ministry towards the balanced development of the industries in our country? That is the positive step which has to be taken by the Ministry.

It was also suggested by the Tariff Commission in its report in 1974 that the data relating to organised sector, the large industries sector and the medium and small-scale industries sector should be collected and co-ordinated and that for a balanced development of industries, a Central agency should be there to look after the activities and functioning of industries and also to look after the protection that each sector of industries needs so that each sector of industries can grow in our country.

Here, in India, we see that different units of industries come under Ministries and different Departments, some under the Ministry of Commerce, some under the Ministry of Industry and some under the Ministry of Agriculture. There is no such coordinating body to look after the cost structure, the protection that the industries need, the supply of raw material, the export and import impetus, the bonus and other concessions. Regarding all these things, there is no such coordinating agency in India which can look after the activities and the functioning of the different sectors of industries and the needs and necessities of these industries. That is the positive step and the positive aspect of the responsibility of the Commerce Ministry as well as the Government as a whole to establish such an agency.

Here, in the Statement of Objects and Reasons, it has been stated that the functions that were still left out by the Tariff Commission will be dealt with by the Bureau of Industrial Costs and Prices. What is the actual functioning of the Bureau of Industrial Costs and Prices? In answer to a question, whether the Bureau of Industrial Costs and Prices has under consideration applications from different industries. I quote the Minister's reply:

"The Bureau of Industrial Costs and Prices does not receive and entertain applications from industries for price revision except in respect of drugs and formulations as indicated below....The administrative Ministries concerned refer cases of investigation into the cost structure of industry as and when they deem necessary to the Bureau of Industrial Costs and Prices."

So, actually, they do not function on their own and *suo motu* take up any unit of industry for determining the costs and prices of commodities produced and manufactured by that industry. So, whichever industry it may relate to, by the time the report comes, it becomes obsolete because of the time lapse. The Ministry concerned had sent for a report in 1976 but the report came in the year 1978. There was thus a gap of two years and the calculations etc. had become outdated. Factors like the price prevailing in the market, labour raw material, demand and supply and other things will be quite different from what they were two years ago.

Now, we want to know from the Hon. Minister what steps have been taken after the abolition of the Tariff Commission because the Tariff Commission had certain responsibilities also, though they utterly failed to fulfil their tasks and utterly failed to satisfy the need for which the Tariff Commission was set up. In the Act itself it is stated, in regard to reference of matters relating to protection of industries, that the Central Government may refer to the Commission

for enquiry and report any matter requiring information as to what sort of grant or protection should be given and what kind of decrease or increase in the Customs and other duties should be made and also in regard to the action to be taken in connection with the dumping of goods in the market, occasioned by excessive imports or otherwise. That is one aspect. Another aspect is regarding action to be taken to see whether an industry is taking undue advantage of the Tariff protection granted to it, particularly with reference to whether a protected industry is charging unnecessarily high prices for its goods or is acting or had omitted to act in such a manner that it resulted in high prices being charged to the consumers or in limitation of quantity or deterioration in quality or inflation of costs etc. or in restricting trade to the detriment of the public. These are important aspects and a very important part of the functions that were entrusted to the Tariff Commission. Now, what we see is that in each and every sphere in our country most of the industries which are producing or manufacturing essential commodities are enjoying the protection of the Tariff Commission Act, but they are also dumping articles for creating artificial price rise and artificial demand. That is why this black-marketing is taking place throughout the country. The Tariff Commission Act gave protection to certain industries which are taking undue advantage of this protection. They are producing articles and dumping them in such a manner that prices are going up unnecessarily and they are also acting in such a way as to result in restricted trade to the detriment of the public, creating monopolies and other things. Such an atmosphere is being created that other small industries cannot grow. So, whether the protected industries are fulfilling their obligations or not, after getting this advantage, should also have been looked into by the Tariff Commission, but the Tariff Commission utterly failed in

this duty. There was severe criticism by many bodies and in this House also that the Tariff Commission were giving protection to a certain class of industries which were termed as monopoly industries and which were also termed as big industrial houses, and they were enjoying privileges of many kinds. They were enjoying not only the protection of the Tariff Commission but they were enjoying freight and other concessions, leniency in licensing and in regard to import and export, bonus and other things. In addition, they were given this protection, and these monopoly houses don't allow other small and medium industries to grow. They were going on enjoying the protection of the Tariff Commission Act apart from other advantages. So, we are glad that this Tariff Commission Act is going to be repealed. But we would like to know what will be the positive action on the part of the Ministry for fulfilling the obligations of the Tariff Commission which the Tariff Commission itself could not fulfil.

Now, in our country, because of haphazard growth, the industries are facing a serious crisis. The commodities are not getting their market in our country, there is no domestic market for most of the industries. Now, every industrial product is looking for market abroad. Unless there is export, the industries are collapsing, even big industries like jute, sugar, cotton, textiles, rubber, coal, steel and others are looking for export business; otherwise, they will be facing crisis; retrenchment and dumping of production will be there; there is a huge glut in rubber, coal, steel and other industries, including textiles. What actually is the policy for industrial development in our country? This is all because of the fact that the costs and prices are not being determined in a very calculative manner, so that the Indian market, the domestic market itself, can provide the market for these indus-

[Shri Dinesh Joarder]

tries. If the domestic market shrinks, then what will be the position? Each industry will have to depend on the foreign market.

Take, for instance, the Agricultural Prices Commission. We have discussed it many times in the Commerce Ministry's Consultative Committee meeting and in other meetings. The Agricultural Prices Commission are fixing prices of raw materials only to protect the big industries. Jute, sugarcane, cotton, rubber, oilseeds and so many other agricultural raw materials are needed for industrial production, and their prices are fixed in such a manner that the growers, the millions of growers, are not getting a proper price, an adequate price, for their cultivation and for earning their livelihood. Ultimately, after 28 years of Independence, we have come to this position that the entire rural people and also the urban people have lost their purchasing power, it is because of the erroneous and wrongful fixation of prices, industrial costs and other things. They are giving benefits only to big industries. The result is that the common people have lost their purchasing power, mainly the growers of raw materials, the growers and cultivators in the rural areas. Each and every item produced by our industries is looking abroad for market, even things like onion, potato and other agricultural products which we need for our daily consumption, are looking abroad for their market. This is the position. So, I want that there should be a certain coordinating agency. Those who fix the costs and prices in respect of each industry, should also see to it that the purchasing power of the people is not eroded and that the growers get the appropriate and adequate price not only for their cultivation but also for earning their livelihood, for purchasing other industrial goods and commodities, so that the industry also can grow.

There are also other factors like labour. Among the developing countries, labour is the cheapest in India. Unless the problems of labour and the other problems facing the industry are looked into properly, there cannot be any peace there cannot be an atmosphere for smooth development of the industries in our country. These are the important factors which the Ministry and the Government cannot ignore. Unless all these factors are fully coordinated, the abolition of the Tariff Commission only will not help in the development of better climate for the industrial growth in our country. In view of this, I would like to know from the hon. Minister, if he has any suggestion or proposals to announce in this House in order to tackle these problems which I have mentioned.

Upto 1973, the Tariff Commission had undertaken enquiries in respect of 262 cases referred to it by different Ministries. Out of these cases, 181 were the tariff enquiries, 71 were price enquiries and 10 were special types of enquiries. In many cases, the report of the Tariff Commission was not accepted or agreed to by the Ministry; in some other cases, other bodies disagreed with the reports and in certain more cases, the reports became obsolete because of the time lapse and because of sending the reports at a very late stage.

The Bureau of Industrial Costs and Prices only looks after the cases of drug industries and other allied products. I have read out the Minister's answer and mentioned about the cases which are specifically referred to it by different Ministries. I would be happy if the hon. Minister can satisfy us.

We would like to know what positive steps for protection of the medium, small scale and cottage industries in regard to the cost of production, prices and marketing will be taken by the Ministry.

With these words, I conclude my speech on this Bill.

सरदार स्वर्ण सिंह खोली (जमशेदपुर) -
बियरमैन साहब, यह जो टैरिफ कमीशन
(रिपील) बिल सदन में आया है, इसका मैं
स्वागत करता हूँ और मिनिस्टर साहब को
बहुत बहुत बधाई देता हूँ।

पहली बात तो मैं यह कहना चाहता हूँ
कि टैरिफ कमीशन ने जो काम किया है वह
ठीक नहीं किया है। जब से यह बता है, मैं
बताता हूँ कि कैसा इसका काम रहा है।
स्टेट आफ आबजैक्ट एण्ड रीजन्स में जो इसके
फंक्शन्स थे, उनके बारे में यह लिखा है -

"The main functions at present
performed by the Tariff Commis-
sion relate to inquiries regarding
the grant of protection to indigen-
ous industries and other matters
connected with it, as also to the
price fixation of particular
commodities."

लेकिन इसका काम बिल्कुल उल्टा होता
रहा है क्योंकि इनका काम सिर्फ यही था कि
इन्क्वायरी करना और रेट फिक्स करना,
दाम फिक्स करना। ये काम बिल्कुल उल्टा
करते रहे हैं और जितने भी विजनेसमैन थे,
इन्डस्ट्रियलिस्ट्स थे, उनके साथ मिल कर इस
कमीशन के अक्रसर दाम फिक्स करते थे और
जिस चीज के दाम बाजार में दो रुपये हो सकते
थे उसको 100 परसेंट बढ़ा कर चार रुपये
फिक्स कर दिया। इसी तरह से ये चीजों के
दाम बढ़ाते रहे हैं। इसलिए मैं तो यह समझता
हूँ कि इस के फेन होने का कारण यही है कि
इन लोगों ने चीजों के दाम बहुत बढ़ा दिये और
देश में इन्फ्लेशन हो गया। ज्यों ज्यों दाम बढ़ते
गये, त्यों त्यों इन्फ्लेशन होता गया।

मैं आपको बताना चाहता हूँ कि हमारे
जमशेदपुर में टिन प्लेट्स कम्पनी आफ
इण्डिया है। वह हिन्दुस्तान में पहली ही
टिन प्लेटों की कम्पनी थी। वह अंग्रेजों की
कम्पनी थी। अब तो दो, तीन और चार
साथ से राउरकेला में भी टिन प्लेटें बननी

शुरू हो गई हैं। ये टिन प्लेटें पैकिंग के
काम में आती हैं। जैसे मैंने कहा कि सबसे
पहले अंग्रेजी कम्पनी थी जो इस काम को
करती थी। अभी आपने इण्डिया लिमिटेड
कम्पनी बना दी है। उसमें भी थोड़ी सी
अंग्रेजी की बू है। इनके अधिकारियों का
काम यह था कि टैरिफ कमीशन के पास
जाना, उनकी खुशामद करना और जो उनकी
कमजोरियाँ थीं उनका फायदा उठाना और
मार्केट रेट ज्यादा फिक्स करवाना। इस
रबका परिणाम यह हुआ कि टिन प्लेटों के
दाम बहुत चढ़ गये। अब इधर जब से
राउरकेला में टिन प्लेटें बननी शुरू हो गई हैं,
तो उससे इनका काम थोड़ा मुश्किल हो गया
है क्योंकि अब कम्पटीशन शुरू हो गया है।
इस चीज का एक्सपेंशन होने से वे अब ज्यादा
कम्पीट नहीं कर सकते हैं और इस तरह की
चीजें नहीं कर सकते हैं लेकिन टैरिफ
कमीशन से अधिकारियों से मिल कर वे
ज्यादा दाम फिक्स करवाते रहे हैं।

इस तरह की कई बड़ी बड़ी इंडस्ट्रीज
और भी हैं जों कि बड़े-बड़े शहरों में जैसे कि
कम्बई, मद्रास और कलकत्ता आदि में हैं।
जमशेदपुर में भी ऐसी बहुत सारी कम्पनियाँ
हैं और इनमें जो लोग हैं वे अक्रमरों से मिल
कर चीजों के दाम ज्यादा फिक्स करवा लेते
हैं। जो दाम किसी चीज का होना चाहिये
उससे ज्यादा दाम फिक्स करवा लेते हैं।
मैं चाहूँगा कि मंत्री महोदय इसके बारे में
थोड़ी प्रोब करवायें। अगर आप इन्क्वायरी
करायेंगे तो 25 सालों से जो करप्शन हो
रहा था, उसका आपको पता चलेगा। आपको
लोगों से बहुत सारी बातें मालूम हो जायेंगी
अगर आप उनको सहायित्व दें। यह नहीं
होना चाहिये कि इसको रिपील कर दिया
और अक्रमरों की छुट्टी हो गई। आप
मेहरबानी करके यह देखिये कि यह चीज
पहले क्यों हुई और 25, 25 साल से यह काम
इस तरह से करते रहे हैं। इन लोगों के
इस तरह से काम करने से टैरिफ कमीशन की

[खरदार स्वर्ण सिंह सोबी]

बदनामी हुई और आपकी भी बदनामी हुई है और इन्फ्लेशन बढ़ा है। इस सब की आप को जांच करनी पड़ेगी। इन लोगों ने कम्पटीशन में इंडस्ट्री को नहीं आने दिया और जो रेट फिक्स करवाने चाहे करवा लिये। अगर कम्पटीशन में चीज बनती है तो दाम कम होते हैं। आज जो एग्जीक्यूटिव वर्ल्ड में होती हैं उनमें हमारी साइकिल गई और बाहर लोगों को पता लगा कि हिन्दुस्तान में कैसी चीज बनती है और कितना सस्ता काम होता है। अगर साइकिल टैरिफ वालों के पास चली जाती तो उसके भी दाम बढ़ा दिये जाते। इसलिये जरूरत इस बात की है कि जो आफिसर्स इस कमीशन में इतने माल तक रहें हैं और जिन्होंने इस तरह के गलत काम किये हैं उनकी पूरी प्रोब होनी चाहिये। मैं तो यहां तक कहूंगा कि अगर कोई आफिसर गिल्टी पाया जाता है और वह रिटायर भी हो गया है तो उसको पकड़िये और उसकी प्रोपर्टी को कन्फिस्केट कीजिये। जब आप ऐसी मिसालें कायम करेंगे, तभी काम ठीक तरह से चलेगा। यह नहीं होना चाहिये कि टैरिफ ऐक्ट आपने रिपील कर दिया और रिपील होने के कारण जिन लोगों ने गलत काम किये हैं वे बच गए। मैं यह जानना चाहता हूँ कि इतना जल्दी यह रिपील क्यों किया जा रहा है और आप ऐसा कानून क्यों बनाने हैं जिसको रिपील करना पड़े। बिल तो बहुत छोटा है लेकिन इस का महत्व बहुत अधिक है और इस का कनेक्शन भी दूर तक चला जाता है। इसलिये आप मेहरबानी करके इस पर कुछ ध्यान दीजिये और जिन आफिसरों ने गड़बड़ की है उनकी जांच कराइये। मुझे इसमें शक नहीं है कि उन्होंने इंडस्ट्री वालों से बहुत पैसा बनाया है। अगर इन लोगों की जांच करायेंगे तो सारी बातें निकल आयेंगी।

इसके साथ ही मैं एक बात और कहूंगा। यह बिल तो पास हो ही जाएगा। आप इसके पास होने के बाद फौरन इस पर एक्शन

लीजिये। इतना कह कर मैं इस बिल का समर्थन करता हूँ।

श्री कमला मिश्र 'मधुकर' (केसरिया) : सभापति जी, 'रिफ आयोज कानून 1951 को रद्द करने के लिये यह बिल लाया गया है। मैं इस बात के लिये आपकी भारफ्त मिनिस्टर सहाब को बधाई देना चाहता हूँ कि आपने यह सही कदम उठाया है। हमारे पूर्व वक्ता श्री सोबी जी ने बहुत सारे प्रश्नों को उठाया है और इस बात की चर्चा सदन में लगातार होती रही है कि टैरिफ कमीशन एक विन्कुल बेकार संस्था है। सही मायनों में, जब से इसका इतिहास शुरू हुआ यह बड़े उद्योगपतियों की ही सहायता करता रहा है। उद्योगों के सन्तुलन विकास, उद्योगों के लिये कच्चा माल पैदा करने वालों के लिये कीमत निर्धारित करने, उद्योगों के खर्चा आदि सारे प्रश्नों को यह बहुत गैरजिम्मेदारी के साथ हल करता रहा है। मैं उदाहरण देता हूँ और हमारे सभापति जी भी इस बात को जानते हैं कि गन्ना उत्पादकों के सवाल पर कि गन्ने की जितनी कीमत होनी चाहिये इस पर टैरिफ कमीशन की रिपोर्ट है जिस पर कि काफी बहस हो चुकी है और जो आम चर्चा का विषय भी बन चुकी है। अगर टैरिफ कमीशन की रिपोर्ट को मान लिया जाये तो गन्ने की कीमत उत्तर प्रदेश में जहां कि ढाई लाख टन चीनी होनी है, और दूसरे राज्यों में इतनी कम होगी कि जो लकड़ी जलबन के लिये मिलती है और उसकी जो कीमत होती है, उससे भी कम होगी। मुझे आश्चर्य होता है कि इस कमीशन की क्या उपयोगिता है। चीनी उद्योग में करोड़ों किसान उत्पादन में लगे हुये हैं, गन्ने के उत्पादन में लगे हुये हैं। उसके विषय में कीमत तय करने के सिलसिले में यह रिपोर्ट देता है कि चीनी का क्या दाम हो। वह दाम तय करने में हमेशा उसका रख बिल-मालिकों के पक्ष में रहा है। सोबी जी ने यह बिल्कुल ठीक कहा है कि अधिकारी लोग सही मायनों

में बड़े-बड़े पूर्वापत्तियों के प्रभाव में आकर उन्हीं की मदद करते रहे हैं। यह ठीक है कि उन्होंने कुछ छोटे-मोटे काम तो कर दिये हैं। हमारे इलाके में, इसकी चर्चा मैंने आपके सामने की थी कि सीप का बटन बनता है। बिहार और बंगाल में उसका खर्चा तय करने में काम में और दाम तय करने के काम में टैरिफ कमिशन की रिपोर्ट से सहायता मिल गई है लेकिन ये भाइयों चीजें हैं, यह बहुत प्रधान चीज नहीं है। इसलिये टैरिफ कमिशन का खत्म होना, उसे हटा देना बहुत जरूरी है। लेकिन अब यह हट रहा है तो हमें यह भी देखना है कि प्राइस ब्यूरो क्या कर रहा है। जो इसका स्थान लेने जा रहा है, उसके काम में भी ऐसी बात नहीं पाई जाती है कि वह हिन्दुस्तान के तमाम उद्योगों की कोई सन्तुलित पिक्चर सामने ला सके। इसमें लागत, खर्च और कच्चे माल की कीमत इन सारी चीजों पर चर्चा की गई है। इसके जरिये से आप इन पर कोई सम्मत दृष्टिकोण बना सकें और उद्योगों के विकास के लिये छोटे उद्योगों, मध्यम उद्योगों और बड़े उद्योगों के बीच में जो बैकलूम है उसको दूर करने की व्यवस्था कर सकें तो मुझे खुशी होगी। ऐसी व्यवस्था आपने इसके जरिये नहीं की है। मैं कुछ प्रश्न भी करना चाहता हूँ। टैरिफ कमिशन को आप हटा रहे हैं और ब्यूरो आफ इंडस्ट्रियल कास्ट्स एंड प्राइसिस को इस काम को सीपने जा रहे हैं। टैरिफ कमिशन के काम करने के ढंग से जो विलम्ब होता था वह न हो, उसके द्वारा बड़े उद्योगपतियों की इच्छाओं की तथा उनके स्वार्थों की जो रक्षा होती थी, वह न हो सके, उद्योगों का समुचित विकास हो सके, छोटे और बड़े दोनों का समुचित विकास हो सके, हर एरिया में, हर क्षेत्र में इनकी स्थापना को प्रोत्साहन मिल सके, ये सब सवाल हैं जिनके बारे में समय-समय पर आपको रिपोर्ट प्राप्त करने की आवश्यकता पड़ सकती है। इसकी आपका

व्यवस्था करने चाहिए। ये रिपोर्टें ऐसी न हों कि जो सरकार के मानने लायक न हों, साथ ही साथ जो कच्चा माल पैदा करते हैं, उनको भी वे मान्य हों और जो तैयार माल पैदा करते हैं उनको भी मान्य न हों। टैरिफ कमिशन की रिपोर्टों के बारे में कई बार ऐसा हुआ है कि सरकार और इस कमिशन के बीच, कच्चे माल का उत्पादन करने वाले और तैयार माल का उत्पादन करने वालों के बीच अन्तर्द्वन्द्व की स्थिति पैदा हुई है। इस तरह की स्थिति फिर दो न हो ऐसी कोई व्यवस्था आप करने जा रहे हैं या नहीं करने जा रहे हैं, इस पर मैं चाहता हूँ कि आप रोशनी डालें।

आज भी ऐसे उद्योग हैं, छोटे उद्योग हैं, मध्यम दर्जे के उद्योग हैं जिनको आपने प्रोटेशन की जरूरत है। उद्योग की बात तो आपने हटा दी है। आपने अपने बयान में कहा भी है कि मध्यम और छोटे दर्जे के कुछ उद्योग हो सकते हैं जिनको प्रोटेशन देने की जरूरत हो। लेकिन आपने इसकी सफाई नहीं की है। मैं चाहता हूँ कि आप सफाई दें कि क्या कुछ उद्योग अभी भी हैं या नहीं जिनको प्रोटेशन देने की जरूरत है और यदि हैं तो वे कौन से हैं और उनके लिए आप क्या व्यवस्था करने जा रहे हैं।

उत्पादन खर्च क्या आता है कच्चे माल का और तैयार माल की लागत क्या आती है इसके बारे में समय-समय पर आपके पास रिपोर्टें आनी चाहियें और वे रिपोर्ट ऐसी होनी चाहियें जो आपको मान्य हों, जो कच्चा माल तथा तैयार माल पैदा करने वालों को मान्य हों और जो उपभोक्ताओं के हित में भी हों। मैं जानना चाहता हूँ कि ऐसी रिपोर्टें आपको जल्दी-जल्दी आजाया करें इसके बारे में आप कौन सी व्यवस्था करने जा रहे हैं। ब्यूरो आफ इंडस्ट्रियल कास्ट्स एंड प्राइसिस जो चल रहा है उसका भी काम

[श्री कमला मिश्र 'मधुकर']

ठीक से नहीं हो रहा है। इस वास्ते टैरिफ कमिशन को हटाने के बाद जो बैकुल्य पैदा हो जायेगा इसको आप कैसे भरने जा रहे हैं, उसके पाजिटिव फीचर क्या हैं, किश तरह से उसको आप अमल में लाने जा रहे हैं, यह भी आपको बताना चाहिए। आपको कोई ऐसी व्यवस्था करनी चाहिए ताकि जो अभाव पैदा हो रहा है उसकी पूर्ति हो सके।

मैं इस सङ्गे हुए कमिशन को—जो आप समाप्त करने जा रहे हैं—इसने: लिए आपको बधाई देता हूँ। इस सङ्गे हुए आलू को आप सिर पर लादे हुए थे। एक सड़ा हुआ आलू सारी बोरी के आलूओं को खराब कर देता है। इस वास्ते इसकी समाप्त करने के लिए जो आपने कदम उठाया है वह स्वागत योग्य कदम है। लेकिन सके कारण से जो समस्याएँ पैदा होंगी उनको हल करने के वह कौन से कदम उठाने जा रहे हैं। इसकी मफाई उनको करना चाहिए।

SHRI Y. S. MAHAJAN (Buldana):
Now that the Tariff Commission is to be wound up, I would like to say a few words by way of epitaph.

The Commission with its predecessor has rendered an important service for the development of industries in this country over the last 50 years. The First Tariff Board was appointed in 1922, as a result of the thinking for 4 or 5 decades, which was influenced by great German Economist, List, who maintained that in a developing country, growing industry should be protected against competition from industries in more highly developed countries.

This concept was accepted by Mahadev Govind Ranade and all our nationalist leaders, which resulted in the adoption of protection by the British Government in 1922. And the industries which received first protections were the textile and jute industries.

Till 1931, that is, till the beginning of the Great Depression, protection

for domestic industries in this manner was regarded as a major instrument of economic policy all the world over, except in the case of Great Britain, which stuck to free trade over the 19th century, till the year 1831.

The great depression however led to the adoption of quantitative restrictions in trade and exchange control which really made protection more or less obsolete. But, even then protective policies continued to be adopted by our country. Till recently, the Tariff Board have given protection to thirty-eight industries. There were two Tariff Commissions—one in 1922 and the other in 1934. Altogether they gave protection to 38 industries.

Then, Sir, during the Second World War—protection was not necessary because imports were almost prohibited and this gave blanket protection to Indian industries. It was thought that protection as a policy should be used as a means not only of developing certain industries but, as an instrument of the general economic development of the country as a whole. Therefore, in 1948 we appointed a Fiscal Commission on the recommendations of which we set up a Tariff Commission in 1952. This Fiscal Commission had a quasi-judicial status. Secondly, it was free from interference of the Executive and of the pressure groups; although its functions were advisory, it had the power of independent action in the collection and assessment of factual data and the formulation of its own conclusions.

This Commission has mainly two functions—first, to undertake enquiries in the case of industries applying for protection and secondly, to make enquiries as regards the costs of certain industries on a reference made by Government. This Commission has rendered good services.

But, after 1955 or 1957, it became utterly useless because, with the adoption of planned economic development, with our policy of import

[Shri Y. S. Mahajan]

substitution and with our policy of encouraging exports and with the perfect or blanket protection that the industries received in this country as a result of the quantitative restrictions and exchange control, the whole business of protection became obsolete. Therefore, in 1967, we had the Task Force or the Study Group appointed by the Administrative Reforms Commission recommending that the Tariff Commission should be wound up as the two important functions of this Commission now were no longer necessary. In the countries of the world—developing as well as developed—tariff protection as an important instrument of industrial development is not necessary or has lost its importance; secondly, Indian industries now enjoy blanket protection as a result of exchange control and detailed qualitative restrictions on imports of a wide variety of raw materials and other intermediates.

Enquiries in connection with price fixation or administering the prices have also been eroded almost completely as a result of the advent of planning. Secondly, as a result of the development of the Bureau of Industrial Costs and Prices, the Government tended to rely more on the Bureau rather than on the Tariff Commission with the result that the Tariff Commission did not have any work.

There is one difficulty about this. The Tariff Commission could do its work objectively and it had a quasi-judicial status whereas the Bureau of Industrial Costs and Prices is a subordinate body in the Department of Economic Affairs and it has not the same powers as the Tariff Commission had in collecting the data. But, because the Government continued to rely increasingly on the Bureau of Industrial Costs and Prices, the Tariff Commission became utterly useless. Because of the radical changes in our economic policy we find that, especially, prices are determined, first of all, in the case of agricultural com-

modities, on the recommendations of the Agricultural Prices Commission. Secondly the prices of many commodities are fixed by the different economic Ministries. These prices are again influenced by our fiscal and monetary policy in connection with which the Reserve Bank is an important body. Therefore, the price level is determined ultimately by the economic policy of the Government and no single body like the Tariff Commission or the Bureau of Industrial Costs and Prices have much to say except providing data, analysing it and giving advice to the Government and, therefore, as a result of the radical change in the position this Tariff Commission has become redundant and I do not know as to why it took the Government so many years to discover this fact. I am glad that Government has at last brought forward this Bill.

Protection as a problem arises where your industries are growing and you have to face the competition from developed industries in other countries. We are totally in a different position. We have a terrible gap in the balance of payment position because the demand for imports is inelastic. For example, in the matter of oil during the last two years we had a terrible blow which has almost broken the back of our economy. Our problem is to increase exports. It is to see that our exporting industries achieve competitiveness in the international market. This is a totally different problem from the one we had in the last few decades. The problem is what sort of policy is going to be followed to see that our exporting industries achieve competitiveness in the world market.

Industry must become competitive in the international market. Since prices are not determined in a competitive market nor are they being moulded by a long-term well-conceived strategy what has resulted is merely adhocism. According to the Study Group: "In this set-up which virtually

[Shri Y. S. Mahajan]

amounts to a sort of market sharing, it is not surprising that the domestic producers have no incentives for achieving optimum efficient production. There is no particular urge to reduce costs. The lack of cost-consciousness in our economy has almost reached alarming proportions. Over the years no national pricing policy or pricing system has been evolved and no price stability achieved based on the efficient functioning of the economy."

Therefore, this is the serious problem which you have to face. Abolition of Tariff Commission is a simple thing. It is not of great importance. We have to face a problem different from that which the Commission was meant to solve. The problem is as I have formulated it. I hope the hon. Minister will have some answer to this question. With these words I conclude.

SHRI DHAMANKAR (Bhiwandi): Mr. Chairman, Sir, it is good that the Government has now come with the decision to abolish the Tariff Commission. This Tariff Commission was instituted to give protection to the industries as well as price fixation of new commodities that replace the imports from other countries. In connection with certain commodities like nylon, artificial yarn, etc. the price fixation problem was sent to the Tariff Commission and for years together it was pending. In the meantime the spinners made huge profits and the consumer had to suffer. Now, it is good that the Tariff Commission is going to be abolished but there cannot be any vacuum. Some agency will have to replace the Tariff Commission. While answering the Starred Question the Deputy Minister said that the Administrative Reforms Commission recommended about replacing Tariff Commission by another Commission to be known as Commission on Costs, Prices and Planning. It had been considered by the Government but they did not find it advisable. The recommendation of the Administrative Reforms Commission has not been accepted by the Government. Then,

Sir, some agency has to be instituted by the Government immediately to fix up the prices of new indigenous commodities which are coming up replacing the imports. Every time some sort of new Commission will have to be appointed by the Government. The new industries are coming up replacing the imports. The prices of new commodities that are produced indigenously will have to be fixed up taking into consideration the cost of production, foreign competition, etc. A commission for working out cost prices of various commodities produced indigenously will have to be instituted immediately so that it will not only be useful but it will work in the interest of the consumers, because every year more and more imports are being substituted by indigenous production. The Government must take decision immediately on abolishing the Tariff Commission and some machinery should be set up immediately, in its place, so that the work regarding the fixation of prices is not delayed in the interest of the consumers. With these words, I support this Bill.

THE MINISTER OF COMMERCE (PROF. D. P. CHATTOPADHYAYA): Sir, as you have yourself heard, the scope of the Bill under consideration is limited, namely, the repeal of the Indian Tariff Commission Act of 1951. This organisation is being wound up because it has outlived its utility. Sir, it may not be correct to say, as some of my hon'ble friends have said, that it was worthless and useless. Sir, it would not only be not kind, but worse it will also be incorrect, as Dr. Mahajan has very rightly pointed out. He is an economist and he is very well informed in this particular area. So, he has himself pointed out, thereby making my task light, that it is due to the protection provided by Tariff Commission and by the bodies preceding it over the years...

MR. CHAIRMAN: It sounded like an obituary reference.

SHRI Y. S. MAHAJAN: It was.

PROF. D. P. CHATTOPADHYAYA:
...over the last 50 years or so. Many of our industries which are now coming up have been made prosperous; particularly the jute and textile industries did get protection from the Tariff Board and from the Tariff Commission.

Sir, this body is sought to be abolished because many other bodies have been set up, necessitated by the enormity and complexity of the tasks connected with industries, commerce, export and import of the country. I think the abolition is according to what we call the law of parsimony, the law of avoidance or redundancy, replication and duplication of organisations. Now, we have so many other organisations. A pertinent question was raised by Mr. Joardar and other hon. Members: what after Tariff Commission which was doing some very important and very positive work? What about those positive works? Which organisations will look after them. As has been pointed out by Dr. Mahajan, I would like to say that because of the complexity of our industrial and commercial culture, the types of problems that we are now facing are diverse and deserve attention of most specialised bodies and organisations. Partly it is the Commerce Ministry through the Chief Controller of Exports and Imports, and through the instrument of Import Control which will have to look after this work. We formulate our import control policy in a manner that the deserving industries get the benefit of protection. Besides this, other organisations directly or indirectly marginally or substantially also come into the picture. So far as the pricing of agricultural products is concerned, the Agricultural Prices Commission has been doing some work. Maybe it has been subjected to severe criticisms at times. The MRTP Commission also is doing important work. Through exchange control formulated by the Reserve Bank, the Department of

Revenue and Banking are also doing some such work. I mention these organisations in response to questions as to what after the Tariff Commission?

MR. CHAIRMAN: The industries in the urban areas have mostly benefited by the Tariff Commission and have grown substantially. What are you going to do to give protection to agro-industries in rural areas?

PROF. D. P. CHATTOPADHYAYA:
This is a very large question. As I said, the scope of the Bill is very limited. You yourself have studied all these problems, Sir. Certain steps have been taken by the Department of Revenue and Banking for providing extra credit for the agriculturists and agro-industries are also involved. The APC is fixing the prices of agricultural products year after year so that increasing returns are being ensured. Whether they are good enough is a matter of debate.

श्री कमला निष 'बबुकर' : मंत्री महोदय ने कहा कि इक्कीजिंग रिटर्न पर दिया जा रहा है। मैं कह रहा हूँ कि शूगर इंडस्ट्री के अंदर गन्ने की कीमत के बारे में टैरिफ कमीशन की जो रिपोर्ट होती है उससे किसानों को इंसेंटिव नहीं मिल रहा है। उसके लिए आप क्या करने जा रहे हैं ?

PROF. D. P. CHATTOPADHYAYA:
An hon. member asked, why did you not abolish it earlier? As you are aware, there were two opinions about it. Dr. V. K. R. V. Rao Committee looked into it and suggested in the mid sixties that the Tariff Commission has still some utility. But thereafter the Administrative Reforms Commission set up a committee which further went into the matter and came to the conclusion that perhaps we should abolish it. In the meanwhile other organisations like the Industrial Bureau of Costs and Prices have come up. The D.G.T.D. in the Industry and Civil Supplies Ministry also looks after the interests of some manufacturing and

[Prof. D. P. Chattopadhyaya]

technological elements, providing protection in the face of possible foreign competition. Since these organisations have now come into being and have been rendering a good account of themselves and in view of these new developments, Government have come to the conclusion that it is no longer necessary to continue the Tariff Commission.

Another criticism made was that the Tariff Commission served only the big business houses' interests. It is not quite correct because, over the years, as many as 50 industries had been receiving protection. Under the umbrella of this protection, not only the big industries but some small-scale industries also enjoyed protection. The Tariff Commission was a professional organisation with experts which looked into the matters referred to them not only by the Commerce Ministry but other Ministries also. So, it is not correct that it was heavily biased towards the big business houses. With these words, I commend the Bill to the House.

MR. CHAIRMAN: The question is—

"That the Bill to repeal the Tariff Commission Act, 1951, as passed by Rajya Sabha, be taken into consideration"

The motion was adopted

MR. CHAIRMAN. Now, clause by clause consideration. There are no amendments to clauses 2 and 3. I shall put them together. The question is:

"That clauses 2 and 3 stand part
of the Bill"

The motion was adopted

Clauses 2 and 3 were added to the Bill

MR. CHAIRMAN: Now, clause 4. There are amendments by Mr. Joarder and Mr. Naik. Since they are not

there, the amendments are not moved.
The question is:

"That clause 4, clause 1, the En-
acting Formula and the Title Stand
part of the Bill"

The motion was adopted

Clause 4, clause 1, the Enacting Formula and the Title were added to the Bill

PROF. D. P. CHATTOPADHYAYA:
I beg to move:

"That the Bull be passed"

MR. CHAIRMAN. The question is:

"That the Bill be passed"

The motion was adopted

16.32 hrs.

**MOTION RE. REPORT OF THE
COMMITTEE ON THE STATUS OF
WOMEN IN INDIA**

**THE MINISTER OF EDUCATION,
SOCIAL WELFARE AND CULTURE
(PROF. S. NURUL HASAN).** I beg to
move :

"That this House do consider the Report of the Committee on the Status of Women in India, laid on the Table of the House on the 18th February, 1975"

Although more than a year has passed since this Report was placed on the Table of the House, this year has been very fruitfully spent and is in many respects a very important landmark in the cause of the removal of discrimination against women in India. This was, as the House would recall, the international women's year. On 25th of April, 1975, the House discussed this general matter on a motion moved by my hon. friend, Shri Indrajit Gupta and on that occasion, this House was

pleased to adopt the following resolution:

"On the occasion of the declaration by the United Nations of 1975 as International Women's Year, this House urge upon the Prime Minister to initiate a comprehensive programme of specific legislative and administrative measures aimed at removing as far as possible, the economic and social injustices, disparities and discriminations to which Indian women continue to be subjected."

This resolution and almost a similar resolution passed by the other House have guided the action of the Government not only during the International Women's Year but continue to be the corner stone of the Government's policy. But what is declared by the United Nations as Women's Decade in which a time bound programme is to be formulated and mid-term plan appraisal in 1980 of the actual achievement is to take place. Sir, soon after this report was submitted to the Government on the 1st January 1975, a National Committee was formed under the chairmanship of the Prime Minister herself, with representatives from the various voluntary organizations, Parliament, State Governments and with other social workers, to guide the celebrations of the International Women's Year. A delegation was sponsored by this Government to the United Nations Conference on the International Women's Year held at Mexico wherein, I am happy to report, the delegation of our country distinguished itself by the valuable contributions made by it.

The recommendations of the International Women's Conference held at Mexico were substantially accepted by the UN General Assembly later during the year, which decided that a time-bound programme be adopted. In addition to this, the Government assisted the various delegations to go to different conferences held in different parts of the world in connection with

the International Women's Year. The most notable of these conferences was held in East Berlin in the month of October.

During the year itself, in our own country, various programmes in collaboration and cooperation with the Indian Committee for the Celebration of the International Women's Year—which itself comprised representatives of various women's organizations—were taken up; and some important achievements can be recorded, particularly in bringing about an awareness among the population in general about the need to remove the discrimination that unfortunately has continued against women in our country.

On the whole, I would like to submit that in this work of creating consciousness, a great deal of success has been achieved. But this consciousness only heightens the importance of the problem and the urgent necessity for the Government, State Governments, voluntary organizations, representatives of the people, political parties and social workers—all of them—to make a determined effort to ensure that what the Parliament has desired is put into practice.

Coming back to this report, the House must have observed that it is a very comprehensive report, and that it has made extremely valuable recommendations on different aspects of the welfare of women, particularly the removal of discrimination against women. It has made recommendations for legal changes in educational, social, economic, health and other fields. The Government therefore immediately constituted a group, an inter-Ministerial group, to examine the various recommendations; and without waiting for a final decision to be taken, our approach was: let us start taking action on as many things as we can implement immediately, or by stages.

Later, a committee of officers was appointed which we called "The Empowered Committee" so that in inter-Ministerial discussion delays may

[Prof. S. Nurul Hasan]

be avoided. And many important decisions have already been taken, many actions have been placed for the consideration of this Hon. House, the most important of which is the Equal Remuneration Act 1976, providing for equal pay for equal work among men, women and to ensure prevention of discrimination against women in employment and in industry.

This humble opinion is the landmark in the history of our country. Whereas we had been saying that there should be equal remuneration for equal work, in fact, this particular matter had not been fully implemented in innumerable industries. And the House would recall the instances which were given by hon. Members that women were being subjected to exploitation and low wages.

The National Committee had decided about it also in its valedictory function held on the 17th February this year under the Chairmanship of our Prime Minister. It adopted what was called a "blue-print of action". This blue-print of action made proposals for various legislative measures and administrative measures in regard to education, employment facilities for working women, care for the socially disadvantaged women, promotion of voluntary efforts in the field of women's welfare and the setting up of a machinery for implementation.

My Ministry has set up, in the meantime, a proper unit in the Department of Social Welfare to pursue all these programmes and to see that—different important recommendations which have been made by the Committee on "The Status of Women in India", which we can possibly implement either through an executive action or through a legislative action in accordance with the wishes of this Hon. House, action is taken on them as early as possible. Obviously, many of the recommendations fall within the purview of the State

Governments, and my Ministry will be continuously in touch with the State Governments, urging upon them to take an appropriate action, whatever is accepted as a nationally accepted policy.

At the instance of my Ministry, The Institute of Applied Man-Power Research prepared what they called "A National Plan of Action" which contains some very positive and concrete measures. This National Plan of Action proposed by them is also under the consideration of the Government, and we hope that, taking into account all these different concrete measures that have been suggested, we will be coming out, one after another, with a series of measures, and will also be urging upon the State Governments to take action as and when necessary.

In this connection, I would be presumptuous enough to seek your indulgence to refer to the Report of the Department of Social Welfare which has been circulated to all the hon. Members of the House, which contains many details of facts about the action that has been taken by the Government in regard to the recommendations of the Committee on "The Status of Women in India." I would, therefore, not take the time of the House at this stage by repeating and giving a detailed account of all the steps that have been taken. I assume, already the attention of the hon. Members has been drawn to the material that has been furnished.

I am very much looking forward to this debate because the guidance provided by this House will be of immense value to my Ministry, to myself, to the Central Government and, I dare say, even to the State Governments and, I hope, the debate here will rouse the conscience of our people to take urgent and energetic measures. Already, many social organisations have taken up many important programmes, including the programme regarding dowry, the programme which this House has blessed

regarding the facilities to be provided in the case of divorce for Hindu women and a large number of other measures.

My colleague, the Minister of Health, in connection with population policy has made an announcement that the Government will be ensuring that the minimum age of marriage for girls is raised from 15 to 18 years. Although he has said that in the context of population control and family planning, this is also one of the recommendations for the welfare of women. One of the incidental facts thereto which would also receive due consideration of the Government is the registration of marriages.

These are the various schemes. Some financial allocations have already been approved by this House for working women's hostels, for looking after the babies of working women, for providing creches, mobile creches and so on. All these measures have been listed here. I would not take much of the time of the House in repeating all this. I would now request the House to give us the benefit of its advice and guidance.

MR. CHAIRMAN: Motion moved:

"That this House do consider the Report of the Committee on the Status of Women in India, laid on the Table of the House on the 18th February, 1975."

*SHRIMATI BIBHA GHOSH GO-SWAMI (Nabadwip): Mr. Chairman, Sir, I welcome the Report of the Committee on the Status of Women in India as it is the first effort to consider in depth about the status of women in our society in totality. The sincerity and efforts that were made by the Members of the Committee in drafting this report is also praiseworthy and all of them deserve our congratulations. However, I think

that this report of the Committee will be only useful to the sociologists, politicians and academicians and beyond that it would have no real impact on the conditions of women in our country because if we really want to have emancipation of women in our country the entire social structure of our society has to be changed and I am afraid that this Government cannot be relied upon to bring about this social change. This change cannot be brought about until and unless there is a political will behind it and I do not think that this Government would ever make a serious attempt in bringing about this desired change.

The Constitution of India has provided equal rights and opportunities for women but this provision of the Constitution is denied to a vast majority of women and only a small minority of our total women folk are able to enjoy this benefit.

The position of women in our society depends on factors like religion, culture, traditions, customs etc. From the facts that have been high-lighted in the Committee's report it is very clear that there has been no substantial change in the outlook of the society towards the women folk of the country. For centuries the women in India have suffered social injustice, exploitation and torture and they have lived all through a self-erasing life and I regret to say, Sir, despite all brave and loud talk the society's outlook towards women and their treatment has not changed basically. The hon. Members present here know much about the prevailing conditions about the Hindu women and therefore I need not dilate on that issue. The customs of *talak*, polygamy and *parda* system, are working against the status of muslim women in India. Not only this such customs are creating serious impediments in regard to their right to property also. So far as Christianity is concerned the mutual responsibilities of husband and wife

*The original speech was delivered in Bengali.

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have been recognised. But even among them the feeling that prevails is that the wife is a property of the husband which is so among almost all other communities in India. Still however, comparatively speaking the Christian women in India enjoy slightly better position and they enjoy little better respect than the women of different communities in India. The Report also confirms that by and large irrespective of religion as compared to the status of men the women have been relegated to an inferior position. Not only this the prevailing discrimination between the boy and the girl in our country is all too well known.

In regard to this discrimination the Committee report says:

"Discrimination between sexes for the allocation of scarce resources in various fields such as nutrition, medical care, and education is directly related to the greater desirability and transferability of the daughter. In most families girls are taught to see that brothers get more and better food. This attitude is internalised by girls often without being conscious of it."

Still today many humiliating practices are performed and women have to undergo it, the daughter is shown to the groom as a marketable commodity for marriage negotiations and they are sold or purchased right in the same fashion as any other commodity in the market. Despite legislation and propaganda both the systems of dowry bride-price are widely practised. Mr. Chairman Sir, you must have read in the newspaper about the fact that agricultural workers of Uttar Kasi have to send their wives temporarily to city brothels because they have no other way to pay off the debt of the money lender incurred for offering bride price. Far from abating, the rigours of dowry is increasing in every part of the country. The Committee has rightly pointed out that an IAS and

IFS candidate can safely demand a dowry worth nearly one lakh of rupees both in cash and kind. Close to this category of candidates comes the doctors, engineers and they too have their price for marriage also. Today, many educated young girls of middle class families are working with a view to earn their own dowry for better marriage. There are even instances where girls have to commit suicide to save their parents paying impossibly heavy dowry. As I have just now said, Sir, that dowry is becoming more and more atrocious in our country and even though an Anti Dowry Act has been passed it is a totally ineffective legislation because of its loopholes. I would, therefore, like to know from the hon. Minister what immediate steps the Government is going to take to plug these loopholes of the Act. I hope the hon. Minister while replying to the debate would kindly enlighten this House about the Government's mind in regard to this matter.

The pitiable conditions of the widows in our country which had evoked sympathy of the great sons of India like Ram Mohan Roy, Ravinder Nath Thakur, Sarat Chandra Chatterjee, in the 19th century has shown no improvement whatsoever even though we claim to have made progress in this 20th century. Widow marriage is still an unacceptable proposition to many in our society. At page 79 of the Report the Committee has presented a graphic picture of the suffering of the widows of Varanasi. While fully agreeing with the views of the Committee I would like to tell this House, Sir, that the lot of the widows in other holy places like Virindaban is equally pitiable and tragic. Out of the 5000 destitute widows of Varanasi a great majority of them comprise of Bengalis and it may be equally true about the widows of Virindaban. At page 80, the Committee has stated:

"We have recorded our impressions of this group as a symbol of status that our society allots to widows."

While the national leaders are shouting hoarse to claim that they are taking the country towards a socialist goal and when it is also being claimed that the International Women's Year is being celebrated with great fanfare and grave seriousness to elevate the position of women in our country, it sounds as a tragic joke when we remember that in the back drop of this tall claims prostitution which is the worst degradation of womanhood is increasing in our country without any let or hinderance. It is because of the dire economic necessity that women are being compelled to take to this profession. So long mostly those women of the middle class who were deserted by their husbands and society and had no ostensible means of livelihood were forced either to take to prostitution or to commit suicide to end their miserable existence. But of late even unmarried young girls—from middle class families are forced to fall in the queue to support their helpless families. Adverting to the later phenomena the Committee at page 93 has said "according to the Commissioner of Police, Calcutta, a large number of middle class families are surviving on income from prostitution, in the absence of alternative avenues of income. A large number of these women are educated and quite a few are even graduates." From our personal experience I can inform this House that the women of rural Bengal are flocking to the cities to take to this profession as they have no other means to fall back upon. I wonder how a Government which cannot offer a decent life or a decent living to the women folk of the country to save them from leading a life of abject shame, can claim that they have honest intentions of bringing about socialism in our country. The number of cases of physical torture on women is increasing. There are cases of physical torture on women even under police custody in West Bengal and Kerala. There are cases everywhere in cities and villages, hospital, and office premises. While immoral trafficking in

women has been banned through legislation it thrives in hotels, and massage baths through the call girls before the very eyes of this Government. In this connection, Sir, I cannot but compare the situation of our own country with conditions prevailing in South Vietnam. Prior to liberation, the South Vietnamese girls were traded as luxury items for earning foreign exchange but immediately after liberation prostitution has been banned and the prostitutes have been rehabilitated.

They are now fully participating in the economic development of their own country. There is no socialist State in the world where women have to lead this accursed life for their existence.

The level of economic development of a society is indicated by the economic rights enjoyed by its women. The Committee has quoted Marx at page 148. "Thus the emancipation of women and their equality with man are impossible and must remain so as long as women are excluded from socially productive work and restricted to house work, which is private." On elimination of discrimination against women, the U.N. declaration says:

"The Orientation of society as a whole regarding the desirability that women should play an equal part in the country's Development was taken as very important precondition for the advancement not only of the women but of the country as well."

Equal participation of women is not only conducive to the growth and development of the nation but it is a must for the development of womanhood in the country. Apart from the conservation outlook, chronic unemployment is creating a serious impediment and a negative outlook for equal conservative outlook, chronic unemployment sphere. The theory of women's marginal role in the economy is one example of such an attitude. This

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theory is anti-women and as such I will demand that it should be discarded totally. Women had a distinct role to play in the traditional economy but the modern technology has struck a blow to it. Nearly 81 per cent of the working women numbering about 2 crore depend on agriculture and out of this, a large section comprise of poor cultivators and agricultural labour. Hon. Members are fully aware of the exploitation to which the Indian cultivators were subjected to during the British regime but even after independence some factors have increased the pauperisation of the cultivators. Eviction from land, concentration of land in a few hands, low price for agricultural products, exploitation by money lenders, patwaries etc. and exploitation by big traders have completely impoverished the cultivators. Low wages of the agricultural labourers is another factor which has made them paupers. The State Governments have fixed the wages no doubt but the agricultural labourers do not get them. It is worthwhile to note that the wages of the women agricultural workers as compared to men have been fixed lower. The women workers are given only a few items of work in the field and whenever machine is introduced in the field, as has been done in may "green revolution" areas, the women are axed first.

In this connection, the All India Conference on Women, held in Tri-vandrum during December last stated, "Thus, the entire process of so-called land reform, tenancy legislation, agricultural credit policy, price policy and wage policy of the Government have resulted in increasing deterioration of the condition of women in the countryside in general and in agriculture in particular."

The Status Committee in their report (pp. 168-69) has stated:

"The increase in the number of agriculture labourers from 12.6 million in 1951 to 15.7 millions in 1971, a shift from less than one third to

more than half of the total women work force is the greatest indicator of increasing poverty and reduction in the level of employment and not of improving rights and opportunities for economic participation."

In regard to land problem the Committee have stated at page 168, as follows:—

"Our review makes it clear that the main disabilities and source of exploitation of agricultural workers are rooted in their landlessness, lack of organisation, and inequality of status. The basic solution to these problems obviously lies in redistribution of land to reduce inequalities and concentration of excessive economic power in the hands of a few."

x x x

17 hrs.

then,

"It also brought home the futility of attempts to scratch at the problem of rural poverty without the one measure that can help this destitute class—land reform."

x x x

then again,

"In our opinion, so substantial improvement in the condition of women agricultural workers is possible without effective steps to redistribute land."

So many task-force, Committee and Commission reports, Sir, including the reports of the Commission for Scheduled Castes and Scheduled Tribes, have stressed this point, but this Government will do nothing regarding drastic changes in the economy.

The Committee have noted that since 1921 the share of women participation in the economic activities of the country has been declining continuously. The percentage of women

workers in relation to total number of women and the percentage of women workers in comparison to the total number of workers, on both these counts, the curb has been showing a downward trend. In the unorganised sector an unrestrained exploitation and fall in employment for women continue unabated. It is there in the cashew industry, coir in Kerala and in the bidi industry in the country as a whole.

In the organised sector only 6 per cent women are provided with employment. During 1962—1973 the number of women workers in this sector has of course increased but still the ratio of women workers vis-a-vis the total workers continues to remain unchanged and sticks to 11 per cent. In the industrial sector there is a continuous fall in the number of women workers. A large number of women workers have been retrenched in the mines, jute mills, and textile mills. During 1951—71 the number of women worker in the factories have gone down by 20.37 per cent. Only in plantations, their number has not decreased because it is a well accepted fact that the work of plucking leaves is best done by women only. In white collar jobs, like teaching, nursing, office work, etc., the number of women worker has increased but it is well-known that education, health and social services, where employment of women has been highest, are the sectors that receive the first impact of our economy drive and therefore, here also the future is grim.

Sir, even in these white-collar jobs there is discrimination. The country has referred to the occasion where during Shri Charan Singh's Chief Ministership in Uttar Pradesh and under his instructions, the U.P. Government sent a letter to the Union Government stating that women should not be allowed in the I.A.S. or at best they should not be sent to U.P. The Committee also felt that

barring a few Ministries, namely, Education, Social Welfare and Health many of the Union Ministries are practising subtle forms of discrimination against employment and promotion of women. If this is the attitude in Government circle we may imagine where we are Sir, industry in this country is run not for the welfare of the mankind but to multiply profits. This has led to modernisation and rationalisation of the industry without first ensuring full employment to the people. In the Capitalist economy, in order to inflate profit, labour intensive methods are replaced by capital intensive methods and this leads to retrenchment. It is a well known fact that whenever there is retrenchment the axe first falls on the unskilled labour. Because by and large the women workers are unskilled labour, they are retrenched first. This practice is going on, and under present conditions, will continue in future too. Therefore, we find that in the field of agriculture the monopoly owners of land are at the root of the exploitation of women workers. Similarly in the sphere of industry mines etc., the monopoly capitalists are the root cause for their exploitation.

I would now deal with education. According to 1971 census, only 18.7 per cent of women in India are literate as against 39.5 per cent for men. Between the age group 6—11, only one out of five girls reaches class V. In the rural areas the per centage of women's literacy is only 13.2. Out of the 352 districts of India in 83 districts the rural literacy rate for women is less than 5 per cent and in 113 districts it is between 5 per cent and 10 per cent. This is the dismal picture of women's education in our country and for Scheduled Castes and Scheduled Tribes, the position may be imagined. Out of the literate women 40 per cent have no literary standard. They are semi literates, 7.8 per cent are marticulates and only 1.4 per cent are graduates and above. The Committee has observed that the great majority of Indian women are illiterate and only an insignificant fraction of it is edu-

[Shrimati Bibha Ghosh Goswami] cated. The image of the Indian women created by a few women holding high position of academic qualification is only that of a small elite group and does not in any way, reflect the actual position."

Sir, very often I am confronted with the question that when the Prime Minister of the country is a woman, why should one agitate for raising the status of women. This I must say, is a totally misleading nation.

Sir, it is well known that the primary education in country suffers heavily from the evils of drop out especially in case of girls. In order to check the trend the Government had envisaged a plan to give mid-day meals to primary students. I would like to know what precisely is the position in this regard and whether the Government, if it is in earnest is going to introduce mid-day meals for all primary students from session 1977. There is still another point of discrimination and this pertains to curriculum. As at present there is one curricular for the boys and another for girls. I think this gives rise to a sense of discrimination between boys and girls. This needs to be eliminated. I would support the Committee recommendation that Home Science should not be restricted for girls only and that after the end of Secondary stage, the curriculum for both boys and girls, should be the same. Sir, the educational system of the country should aim at replacing the feeling of traditional inequality by a healthy feeling of equality. This is, in my opinion, a basic responsibility of education but the Committee at page 282 has rightly pointed out that the educational system today "has not even attempted to undertake this responsibility."

I would now refer to another important aspect of the matter which affects the Indian women most. These days we are hearing a lot about family planning programmes. Family Planning is being treated as a preventive measure against popu-

lation explosion and to avert food crisis. But the whole matter is not being viewed from the angle of women's status and rights. This should be the correct and the real approach, which should have been adopted by Government but unfortunately it has not been done so. The Committee has also concurred with this view when at page 321, they have stated:

"If the masses of Indian women are to be freed from their status as expendable assets some of the obvious and immediate answers lies in releasing them from the bondage of repititive and frequent child birth providing them with some choice in the size of their families and ensuring adequate medical facilities to protect them during and against maternity."

Instead of viewing the problem from the angle of the health of the mother and the child, the Government as I have already stated is treating the entire programme as merely a preventive measure against population explosion. Reports are being received that family planning measures are being forcibly applied on people. It is my sincere feeling that force or compulsion must be wholly eliminated in this regard. From the facts gathered by the operation Research Group of the Health Ministry and the National Sample Survey we find that the role of education in implementing the family planning programme is paramount. It has been pointed out by these studies that "Generally the level of education and fertility are inversely related."

To try to implement the family planning programme without education would amount to placing the cart before the horse.

Poor destitute people who constitute a great part of the population have no other wealth than their own children. No security has been provided by the State for their health. Whenever epidemic, floods or famine spreads in the country, the children of the

poor persons are always the first victims and as long as the Government is not able to provide social and health security to the poor and their children, they would naturally feel against family planning. The Committee is also against any type of compulsion. At page 345 of the report, the Committee has said, "we disapprove the denial of maternity benefits to women in Government service after three children, as adopted by some State Government, and recommend rescinding of such orders."

In conclusion, I must say, Sir, that as long as the leaders of the movement for women emancipation do not realise that their movement is an integral part of the agitation to liberate the exploited masses as a whole their efforts to raise the status of women will remain an utopian idea. The Committee at page 8 has rightly pointed out:

"Disabilities and inequalities against all women have to be seen in the total context of a society where large sections of the population—male and female, adults and children, suffer under the operation of an exploitive system. It is not possible to remove these inequalities for women only. Any policy or movement for the emancipation and development of women has to form a part of total movement for removal of inequalities and oppressive social institutions, if the benefits and privileges won by such actions are to be shared by the entire women population and not by monopolised by a small minority."

Our party is trying their best to organise and educate women so that they may be able to take their part in bringing about the revolutionary social change.

It is wholly absurd to think of women liberation ignoring the liberation of the exploited masses. As long as the exploitative system continues in the country, there will be no remedy

to the exploitation and harassment of women because in a society where the majority of men enjoy no status, it is natural that women, who are doubly exploited, would have none. We can truly lay the foundation of women emancipation in our country, when instead of mouthing slogans we are able to uproot the exploiters from the society and bring about a revolutionary change in the social and economic structure of the society and establish a new socialist society where women would start feeling as human beings and not mere female species, where women would be freed from the drudgery of daily household routine and where women would be made equal partners with men in the national life of the country. But for this the women of India have to unite and struggle. The prevailing emergency is a stumbling block and prevents even legitimate women's movement and organising activities. I therefore demand that the emergency should be revoked and on behalf of my party I invite all women of our country to come forward, unite and work for their own emancipation together with and as a vital part of the toiling and oppressed masses of the country. In the meantime, Sir, any relief for them is welcome and I support the Committees' recommendations in general.

बीकानरी नंगा डेवी (मोहनलालगंज) :

चेयरमैन महोदय, आज मुझे बड़ी खुशी हुई यह जान कर कि इस सदन में महिलाओं के सम्बन्ध में व उनके स्टेटस के सम्बन्ध में चर्चा होगी। मैं बहुत लम्बा भाषण न करते हुए सदन का बहुत कम समय लूगी।

मैं दो तीन बातें कहना बहुत जरूरी समझती हूँ। हिन्दुस्तान भर में महिलाओं का वर्ष मनाया गया, और इसी विषय पर केन्द्र में एक कमेटी का गठन भी हुआ था। उस कमेटी का जब गठन हुआ था, तो मैं भी वहाँ मौजूद थी। उस वक्त मैंने कहा था कि इस कमेटी में कम से कम उस समाज की, जो समाज सब से ज्यादा पिछड़ा हुआ है, तथा

[श्रीमती गंगादेवी]

पिछड़े क्षेत्रों से जो महिला चुनकर आई हैं होती चाहिए। इसका मुझे उत्तर नहीं मिला। मेरे कहने का तात्पर्य यह है कि हिन्दुस्तान में देहातों की सख्या बहुत ज्यादा है, और शहर बहुत कम हैं। हमें बड़ी खुशी हुई थी कि हमारे यहां अन्तर्राष्ट्रीय महिला वर्ष मनाया जा रहा है इसके 100 महिलाओं को काफी लाभ हुआ। इसके लिए जो कमेटीयां बनी, उनकी मोट्टो हुई। लेकिन मुझे बड़े असहोस के साथ कहना पड़ता है कि आज उस अनसंख्या को बिल्कुल भुला दिया है जो देहातों में बनी हुई है और जिनके ऊपर हमारे देश का भविष्य निर्भर करता है। हमारे देश की संख्या 60 करोड़ है और उसमें 60 परसेंट से ज्यादा महिलाएं हैं। तो क्या जो औरतें, जो बहनें देहातों में बनी हुई हैं, उनको ऐसे समय में बिस्कुट भुला देना उचित है?

हमारे यहां की महिलाओं की बहुत बड़ी सख्या विदेशों में गई और विदेशों की औरतों से उनका सम्पर्क हुआ लेकिन अपने देश के देहातों की औरतों की यह नहीं पता चला कि आज ऐसा वर्ष हमारे देश में मनाया जा रहा है। अभी जो श्रीमती विभा घोष गोस्वामी ने कहा है मैं उसका समर्थन करती हूँ। हमारे यहां ऐसी गरीब औरतें हैं, हर वर्ग में, जो लोगों वक्त अपने बच्चों को अरपेट खाना नहीं दे सकती हैं। उनको यहां तक पना नहीं चलता है कि हमारे केन्द्र में क्या हो रहा है और हमारी सरकार क्या कर रही है। हम लोगों को उनके पास तक पहुंचाना चाहिए। हम लोग दूसरे देशों में तो हो आये हैं और बहा पर जाते रहते हैं लेकिन यहां के देहातों में नहीं जाना चाहते। मैंने यह देखा है कि यहां की औरतों की आर्थिक और सामाजिक परिस्थिति बहुत गिरी हुई है और जब तक हम उसका हल नहीं निकालेंगे, जब तक उनको समस्याओं का हल नहीं करेंगे, तब तक हमारा यह महिला वर्ष कामयाब नहीं कहा जा सकता

है। मेरा निवेदन यह है कि, देश के हर वर्ग, हर स्थान, चाहे वह देहात हो और चाहे शहर हो, की हर महिला का उत्तम ही अधिकार है जितना कि हम लोगों का अधिकार है। शहरों की रहने वाली पढ़ी लिखी और बहुत एड-वान्स महिला को जो अधिकार प्राप्त हैं, वही अधिकार उनको भी मिलने चाहिए। यह भुला देने की बात नहीं है।

इसी प्रकार से समाज कल्याण के सम्बन्ध में मैं कहती हूँ कि समाज कल्याण में बहुत पर्याप्त हो रहा है और बड़ी भारी एक्टिविटीज दिखाई देती हैं लेकिन जहां इस कार्य की जरूरत है वहां कोई भी काम नहीं हो रहा है। लड़कियों में शिक्षा की बहुत कमी है। हमारे यहां देहातों में बहुत से ऐसे परिवार हैं जो चाहते हैं कि उनकी लड़कियां भी शिक्षा पढ़ करें लेकिन उनके लिये ऐसे साधन उपलब्ध नहीं हैं। समाज कल्याण के काम से हमें जरा भी संतुष्टी नहीं है। मैंने इसी सदन में कई बार इस बात को कहा है कि समाज कल्याण विभाग का कार्य उस जगह जरूर होना चाहिए जो बहुत पिछड़े क्षेत्र हैं, जहां बहुत ही पिछड़े हुए लोग रहते हैं, जहां कोई भी विकास कार्य आज तक नहीं हुआ है। मैंने अपने यहां लखनऊ शहर में देखा है कि मुसलमान औरतें पदों के अन्दर बैठी हुईं लेकिन का काम कर रही हैं। सारा दिन वह बिकान का काम करने में अपनी छाबे फोड़ती हैं और उससे उनकी कोई खास आय नहीं होती है। उनके काम से दूसरे लोग फायदा उठाते हैं। तो ऐसी बहुत सारी बातें हैं जिनको मैं विस्तार से नहीं कहना चाहती। लेकिन यह जरूर चाहती हूँ कि हमारा समाज कल्याण विभाग इन सब को देखे और पिछड़े क्षेत्रों की गरीब और अत्याचारों व अत्याय से पीड़ित महिलाओं के लिए काम ईमानदारी व सहानुभूति पूर्ण करें।

SHRIMATI PARVATHI KRISHNAN (Coimbatore): Sir, it is quite significant that we are taking up this Report for discussion just after the discussion that we have had on the amendment of the Marriage Acts. During that discussion we had pointed out that some of the limited recommendations made by the Committee on the Status of Women had been ignored by the Law Ministry and particularly on the question such as the compulsory registration of marriage.

Therefore, I was rather surprised when the Minister made no reference to that in his speech. He was rather complacent and felt that everything was going well. I was surprised he did not deal with this Report as such. He was very busy giving us the whole lot of details on what he and his ministry have achieved: such as the delegation to the Mexico Conference and so on and so forth.

In practical life what do we see? There is hardly any reflection of real practical steps being taken on this Report. I take rather a serious view of the fact that the Minister thought that it was enough first to have inter-departmental Committee when you had a major committee like this going into great details as to the various problems that face our country in regard to women and that he does not think it was necessary to have this discussion in a wider field and in a more democratic manner in order to see as to what are the propositions that are possible today and what more fundamental needs be done to which Mrs. Goswami was also referring, namely, a structural transformation in our country both economic and social.

I do not in the least deny that some achievements are there. But to what extent those achievements are really going to change the position of women in our country is something which is a very moot point. Because basically the position of women will not be really assured, or ensured, unless and until we see that the economic and social problems that face our country

today are dealt with in a more dynamic manner.

For instance, Sir, the Minister referred to the Equal Remuneration Act. I do not think that credit goes to his Ministry because we have had our organisations and the trade unions campaigning for this principle for a very long time. For many years we have had the matter taken up with the Labour Ministry and the Standing Labour Committee. I think, the Minister knows little about labour because he is an educationist. I would have been happy if he had talked more about education. Women, organisations have been campaigning for it. It has been discussed on the Floor of the Parliament.

In 1976 as a result of the compulsion of the Emergency and compulsion of the 20-point programme with a new atmosphere in this country, this Ordinance comes forward and the Minister stands in pontifical manner telling us this is an achievement of his Ministry. This I am not prepared to accept.

Secondly, Sir, all right let us drop that point. But is it the way of achieving the 20-point economic programme? You are having the wages notified for agricultural labour. And you know that the majority of the women employed in our country are in agricultural sector and there is no equal pay in this sector. Is there equal pay? Not at all. You have got men and women agricultural labour for which you have got two different grades. Is this the way the Ministry is being a watch-dog? Is this the way the Inter-Ministerial Committee is functioning? Can't the Social Welfare Ministry representative say to the other Ministries "please inform your departments"? But I know you will say that that is a matter for the State Governments to look into and "we cannot interfere with it" and so on. You know there is always an escape route. Something is reserved for the State Government to decide and

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something else is for the Central Ministries to decide and so on. But have you drawn the attention of the various State Governments to the fact that here are women and men agricultural labourers, why don't you put them in terms of one category, one grade? I can understand if it is an occupational wage, because in agriculture there are different forms of occupation. One knows that there are some occupations for which women are no doubt best suited. Of course, there are some States—I cannot mention them because Mr. Chandrappan is sitting here—where women are mostly engaged in agricultural work and considering that they will be doing 80 per cent of that work, you are condemning them to having a lower wage. Why? Is this the way you have been keeping your principle implemented? Is this the manner in which you are being the watch-dog of the women workers? It is high time you should give serious attention to this problem.

Therefore, this whole question of the position of women in our country really relates to the question of changing of attitudes and to the question of equality of opportunity for women in every sphere of work, in every sphere of employment and in every sphere of life which does not exist today. For instance, apart from the fact that in some industries the employment of women has gone down—I do not want to repeat the figures as Mrs. Goswami has already related them—since independence have we seen any change of attitude, have we seen, for example women engineers being encouraged? Is there any increase of women in the engineering profession? Is there an increase of women in those professions that have been reserved exclusively for men?

The Minister was talking about the Mexico Congress to which a top delegation was sent from our country and where it made a good showing. Sir,

in Mexico one of the major points that was made was that unless and until there was a revolutionary transformation, all the plans of action that were being discussed were not going to become a reality in the world.

Another factor which came up for discussion was that mere laws, mere political statements, mere philosophy were not going to give equality to women. In fact, the delegates of the various countries such as Sweden—which is considered to be a very advanced country by many Members of this House—the U.K., the U.S.A. etc. had pointed out that mere laws did not help. The laws are there and yet woman from the time she is born, is born to an inferior position in society. In straight direct contrast to this, was the confidence with which the delegates of Socialist countries spoke. They did not claim that everything was done for them, they claimed that the opportunity was there, a changed atmosphere was there and laws were in the process of being implemented, because there was a total transformation of society in economic, social and cultural terms. Therefore, there is a lesson for us to learn. It was in that context that in Mexico, a resolution was adopted where they said that this revolutionary transformation was necessary. The President of Mexico, Mr. Eccheverria had emphasised this point very much.

That is why I was most disappointed that our Education Minister, who is so well read and who has attended so many international conferences, could not reflect this new thinking that has come into the international arena with regard to the problems of equality of women and oppression of women. That is why I took some time of the House to point out that this has happened.

What they have said of Mexico, about employment opportunities etc. is very pertinent in relation to our

own country. In the World Plan of Action, it is said:

"Further, the occupations in which most women workers are concentrated are not the same as those in which most men are employed. The vast majority of women are concentrated in a limited number of occupations at lower levels of skill, responsibility and remuneration. Women frequently experience discrimination in pay, promotion, working conditions and hiring practices. Cultural constraints and family responsibilities further restrict their employment opportunities. Where job opportunities are severely limited and widespread unemployment exists, women's chances of obtaining wage-earning employment are in practice further reduced, even where policies of non-discrimination have been laid down."

Sir, I want to emphasise the last sentence. This is very important. It is no good saying we have laid down these policies. So long as "job opportunities are severely limited and widespread unemployment, women's chances of obtaining wage-earning employment are in practice further reduced, even where policies of non-discrimination have been laid down." I want to emphasise it and that is why I have read it a second time. Then, in the World Plan of Action, they further say:

"Government should formulate policies and action programmes expressly directed towards equality of opportunity and treatment for women workers and the guarantee of their right to equal pay for equal work."

This is another statement that is there. It is now a year since the conference at Mexico took place and the Indian delegation voted for this World Plan of Action. I would have been happy if the Minister had indicated in his speech how far he and his min-

istry have progressed in evolving a plan to achieve this target. I do not say it can be done in a day or a week. But he made no reference at all to it. I was really amazed that his speech did not give any opening for a debate or discussion on the report itself. I hope at least when he replies to the debate, he will take the House into confidence as to what they propose to do about this whole question of equality of opportunity in employment for women, because today again and again we find that in various employments where women are already working, their number is going down. We are told that this is because of maternity benefits, women not being allowed to do night work, etc. Most of those who wish to cover their reactionary outlook or backward thinking take shelter behind this sort of thing saying, "There is this kind of legislation. What can we do? We are helpless" and so on.

MR. CHAIRMAN: You are entitled to take 14 minutes. You have already taken 15 minutes.

SHRIMATI PARVATI KRISHNAN: I want more time for two reasons. Firstly, there is no time-limit fixed for this debate. Secondly, the problem is very wide. It is not a small report which we can deal with in 14 minutes. The Minister also has not touched upon many important aspects and I have to refer to them. I hope you will be more tolerant and give me a few more minutes.

Although we have been demanding that the Report should be discussed in Parliament, it is coming up at this stage, two years or one and a half years after it was presented. I hope, at least now the Minister will take it more seriously.

With regard to employment, the Women's Committee has also pointed out the same thing that by and large women are really relegated to the less paid employments and lesser skilled employments. That is why,

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they have said that there should be some provision whereby women are given in-training while they are in employment. Today, men can have refresher courses and so on, but it is almost impossible for the women to do it. For the simple reason that they are at work and then they have to go and look after their children and, therefore, in this intervening period, they cannot go for this training. That is why, they have recommended that the women should be given special facilities for in-training during working hours. What have you done about it? That is what we would like to know. That is, of course, for the Labour Ministry and I do not expect a reply from you. Since, you claimed that you have got the monopoly of looking after the interests of women in this country, that is why, I put this question to you. It would be a sad day if it was left just to the Education and Social Welfare Ministry because it is not only a question of social welfare but it is not a patronising attitude but a change of attitudes.

When I asked the Minister some weeks ago as to what was being done about going through all these textbooks and curricula in order to see that new motivation was there from childhood onwards for boys and girls—at least for the future generation to grow up with a sense of equality of man and woman—he said: 'It is being examined and there is a Committee and so on and so forth.' When is it going to finish, I would like to know? We are in the year of 1976. The Report of the Committee on the status of women was submitted in December, 1974. We are again and again being told that the change of attitude is necessary. Where and how does the change of attitude start?

I have no illusion after hearing the discussion on the Marriage laws (Amendment) Bill that the change of attitude is not going to start in our generation. If you start at least at the school level, maybe my grand children will grow in a India where

there will be no discrimination between man and woman. Therefore, today the most urgent task for the Education Ministry is to take up the whole question of education and the attitudes that are there. To do away with the age old conception of Savitri-Satyavan outlook and purity of Sita and that women being that type, are a special class by themselves. We do not want to be a special class. We are content with the equality. In fact, even Mr. Naik suffers from this. The other day, he called me a mythological Parvathi forgetting that I am a revolutionary Parvathi who rejected Shiva but married Krishna. All the parallels are being drawn from mythology. All lessons are to be given from mythology. Why from mythology? Why don't you generate in your girls self-confidence and create an atmosphere where they will become future Valentina Tereshkovas of India flying into the space. Why is it that you cannot generate amongst the young boys in the schools the idea that women are their equals and they should also be allowed to participate in decision making? What happens in our country today? If a girl says to her mother—because she has read the modern literature that comes from socialist countries and abroad—"Mother, I have decided to be an engineer". The mother replies: "Don't be silly". Father comes home from work. What does the mother tell him?

"देखिये, आप को बेटी बया कहती है।

वह इंजीनियर बनना चाहती है।"

Immediately, what does the father say? ठीक है, ठीक है।

She is young now. When she gets older, she will get wiser". "Wiser" means what? Does he mean that she will realize that she is unfit to become an engineer. This is the atmosphere in our homes. Among our Members of Parliament, may I know how many men do not have that sort of an attitude? That is why it is extremely important to start from Education itself, to change this whole philosophy sex-typing in employment.

To-day, in the Soviet Union, you would be interested no doubt in knowing as to how many are there in the supervisory jobs in factories. How many do we have in our country, after 28 years of independence? When we had Mahatma Gandhi—I am not going into mythology; I am going into the period of our national freedom movement—Mahatmaji and Nehru said that unless and until women also participated on equal terms in the fight for national freedom, we would not be able to achieve it. That is how thousands and lakhs of women came forward to join that struggle. What did we do to those women who became martyrs? Are we going to build a martyrs' memorial, namely a society, where women will be given equality of opportunity in all spheres of life? Nothing has been done till now.

What I would like to emphasise is that it is extremely necessary that we change these attitudes, we change also the provisions that exist in the various laws to enable our women to enter all the spheres of employment

To-day there is not a single engine driver in our country. Is there a woman railway employee in any category other than those who sell tickets or those who work in offices? Is it at all possible for women to enter other fields? Not at all. We are told it is not as if there is discrimination; if they wish to, they can enter any field of employment. It is a question of attitude, not only among the employers, but also amongst those who are seeking employment.

Usually, Sir, when the bell rings, five minutes are there.

MR. CHAIRMAN: No, no.

SHRIMATI PARVATHI KRISHNAN: I would like to draw the attention of the Minister to the various memoranda presented by the Young Women's Committee of the All-India Youth Federation where they have laid specific stress on this question of

equality of opportunity, and also to the fact that we have to bring about a total change in our educational syllabi, so that we make the women and men understand that satisfying employment should replace the primitive, repetitive, ill-paid activity which is called domestic work, which is where the majority of our women are to-day being imprisoned.

In conclusion, I would say that the recommendations of the Committee on the Status of Women are far-reaching, but if these recommendations are to be implemented, the Minister should see to it that there is a wide enough, short enough, brief enough discussion—brief enough in the sense that a time-bound discussion is there—with the women's organizations and progressive organizations as well. First and foremost let us understand that the question of equality of women is not the sole preserve of women alone. Unless and until, as Raja Ram Mohan Roy, Vidya Sagar and so many of our earlier social reformers had said, men are also drawn into it and they understand that the society as a whole has to take up the problem, the future is very bleak for the women of our country. To-day we find that there are people who are very smug and satisfied because we have a large number of women working in different jobs and because we have a very able woman Prime Minister. But she symbolizes the fact that given the opportunity, women can prove that they are equals of men, equally able if not more able, and more capable than men. That is the point which I would like to bring to the notice of the House.

Therefore, I would appeal to the Minister not to take this in the light-hearted manner in which he did not to tell us things such as how many delegates went to Mexico or the inter-Ministerial Committees that have been set up, but let him take us into confidence as to what he has to do in order to bring home to our people, our country and our Parliament—what exactly is the problem that we

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are facing today. How exactly is he going to bring it home to the various State Governments and the Ministries? Why should all avenues of employment not be open for women? How exactly is he going to see that the Labour Ministry takes up this issue of national minimum wage so that our women in future will not be in the lower-paid industries such as coir, cashew and others? He should see that women must find their place in all industries, in all the offices, in education and in every sphere of our social and national life on an equal footing with the men.

SHRI B. V. NAIK (Kanara): I would be failing in my duty if I do not compliment the distinguished Lady Member of the House Shrimati Parvathi Krishnan for her excellent way in which she has advocated the cause of the women, sisters and mothers of this country.

Without adding to the points which she has already made, I would like to draw your attention to some of the statements regarding the direction in which we have been progressing. Speaking on the 25th of April, 1975, on the resolution of Shri Indrajit Gupta, the Prime Minister had stated:

"In affluent societies also, she is exploited. She is often regarded as an object to play with or to decorate and display the husband's wealth and status."

If we see some of our periodicals and magazines in this country—"The Femina" and the "Eve's Weekly"—we will come to know about them. (Interruptions) I cannot help seeing those photographs. If we see these things, we will come to know the way in which our elite leadership of the women movement—not the political one, but the socio-economic class—is going. If we see the people at the forefront or the various beauty contests that are being held—there was one in Bombay also—we will

come to know the direction in which our women and their leadership is going. (Interruptions) But, unfortunately, I do not belong to that privileged class.

What is the direction in which the leadership of our country, particularly the most articulate section of our society—there are women who can really be the pillars of our society, who can help in the advancement of our women folk—is going?

After all, a large number of people in our country got themselves educated imperceptibly through emulation and through understanding. I am not against a certain amount of taste, refinement and culture, but the vulgarisation of the women advancement that is taking place by the commercial Press in this country for exploitation, for sales promotion, for selling tooth paste or vanishing cream, has got to be stopped. This is not the direction in which the founding fathers of the Constitution thought that the women folk should go or the socialistic pattern of society has got to be ushered in.

That much in regard to the negative aspect of the advancement of women...

SHRI P. G. MAVALANKAR (Ahmedabad): What is the remedy?

SHRI B. V. NAIK: As a remedy, the high heritage and the cultural inheritance which this country has got—that is what I was coming to if you kindly bear with me for some time.

Not that we are against aesthetic sense in life. What I see from the valuable document that has been placed before us, we seem to have come a long long way since 1804 when some Regulation was made for declaring infanticide as illegal and to remove that blot on Indian culture and Indian heritage that it was in

1829, nearly 150 years ago, when the Bengal Sati Regulation Act declaring Sati or self-immolation of widows as illegal was enacted in this country. After all, this varied culture of ours had also come at a particular time when we had a sort of perverse social system, a cruel system, a sadistic system.

From that point of view, since in the history of a nation, one hundred years or two hundred years or two centuries are but a fraction, I think, the Indian womanhood, by and large, has definitely come a long way if we see it in that historical perspective....

SHRIMATI T. LAKSHMIKANTHAMMA (Khammam): Not far enough.

SHRI B. V. NAIK: I agree; not far enough. Discontentment is at the root and it is a motivating factor for us to progress.

What is it that we would like our Indian womanhood to be? I think, most of the Western societies, all those so-called advanced societies, have also reached the limits of their disillusionment with their own advancement. When we say, we should try to modernise the Indian womanhood, we do not want her to ape or adopt the postures of modernised, Westernised womanhood, what we see elsewhere in affluent societies. We want the Indian woman-

hood, at least as a man I can say, or the Indian culture to be retained by female section, at the same time absorbing that which is scientific, that which is modern and that which is efficient so that we can progress on the right lines.

Leaving aside rare examples of leadership, the question comes up: Have we got an Indian contingent of feminists, native type, who have got a clear-cut idea of leadership? I think, as far as my knowledge goes, leaving aside those great women, like, Sarojini, Naidu and others who came at the dawn of Independence, we do not have as yet a task force which can take up the leadership of women's movement in this country....

MR. CHAIRMAN: Mr. Naik, will you be able to finish your speech within five minutes?

SHRI B. V. NAIK: I think, it will be difficult. If you were to permit me to continue my speech tomorrow, it will be very kind of you.

सभापति महोदय : अब हम उठते हैं,

यह हाउस कल 11 बजे फिर मिलेगा ।

18 hrs.

The Lok Sabha then adjourned till Eleven of the Clock on Thursday, May 27, 1976/Jyaistha 6, 1898 (Saka).