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12.52 hrs.

Title: Discussion on the Finance Bill, 2008 (Discussion not concluded).

MR. SPEAKER: We now come to a very important item of business and that is Item No.14, Finance Bill, 2008.

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): Sir, I beg to move:

"That the Bill to give effect to the financial proposals of the Central Government for the financial year 2008-2009, be taken into consideration."

MR. SPEAKER: Motion moved:

"That the Bill to give effect to the financial proposals of the Central Government for the financial year 2008-2009, be taken into consideration."

The time allotted for this is eight hours. Shri Swain, I will listen to you on the TV.

12.53 hrs (Mr. Deputy-Speaker *in the Chair*)

SHRI KHARABELA SWAIN : Sir, I welcome you to the Chair.

MR. DEPUTY-SPEAKER: Thank you.

SHRI KHARABELA SWAIN : Sir, since it is the Finance Bill, I shall deal with two of the taxation proposals first and deal with the contours of broad economic policies later.

The hon. Finance Minister during his Budget Speech this year mentioned that people utilize their ill-gotten earnings through anonymous contributions, that is *gupt daan*, in building educational institutions, medical colleges, which are run commercially and these covert methods are adopted through charitable institutions and that they had rightly been taxed at the rate of 30 per cent. I have no objection to that. The intention of the hon. Finance Minister is pious. But, there are genuine charitable institutions which run *Goshaalaas*, orphanages, old-age homes, etc., and which collect donations from the common public for that. In India there is a tradition to make *gupt daan* by the people. People make donations without making their names known.[\[KMR23\]](#)

In this case also 30 per cent tax is being charged on that *gupt daan* which is actually made for a very pious and good purpose. My question to the hon. Finance Minister, through you, Sir, should these people be taxed at the rate of 30 per cent. The intention of the Government should be to separate the chaff from the grain, to separate the right from the wrong and to punish the bad and the guilty while awarding the good. So, my appeal to the hon. Finance Minister is to find out a way and amend the Taxation law suitably so as to exempt a genuine *gupt daan*, anonymous contribution to the charitable organisation, from 30 per cent taxation.

My second point is with regard to Sikkim. In Sikkim there are 400 petty traders who have migrated from other parts of India to that princely State about 100 years back and who now have amalgamated, integrated themselves to the mainstream of the Sikkimese society. In this year's Budget, the Indian income tax provision has been extended to only these 400 migrated families whereas it has not been extended to all other Sikkimese people. These families have been enjoying all the rights and privileges listed in the Sikkim citizenship register and accorded to the Sikkim nationals without any discrimination for the last one century. But the present Budget proposal of 2008 has exempted Sikkimese people from income tax whereas these migrated people would be paying this tax. What would be the consequences of it? It is not only the question of just paying some taxes. They are now

being treated as non-Sikkimese, as outsiders. If they only pay the taxes, after some time they will be forced to be driven out of Sikkim and they will have no other way but to come out of the State. So, my appeal to the hon. Finance Minister is to have a uniform law for all the Sikkimese, including those who have migrated to that place about 100 years back. So, if income tax is to be paid, let it be paid by everybody or if it is to be exempted, these 400 families should also be exempted.

I now come to the broad economic policy of this country which was made during the Budget speech of the hon. Finance Minister. Let us come to the loan waiver scheme. At the time of the Budget speech I had asked the hon. Finance Minister from where did he get the figure that four crore farmers have been benefited by the loan waiver scheme and how did he arrive at the figure that Rs.60,000 crore has been waived to the farmers. The Budget speech was made on the 29th February, 2008. The Finance Ministry, through the Reserve Bank, had asked all the banks throughout the country to give a detailed figure as to how many people owe how much money to the banks, cooperative societies and to the RRBs.[\[R24\]](#)

13.00 hrs.[R25]

The Reserve Bank was asked to give a detailed figure to the Ministry of Finance by March 20, 2008. On 29th February, the hon. Finance Minister declared that loans of four crore farmers have been waived. He also said that loans amounting to Rs.60,000 crore have been waived.

Now he says that it will be waived in the course of next three years. That means he is going to pass on the burden to the next Government, whereas, this Government is going to take all the credit for waiving loans. Actually, the burden is being passed on to the next Government. I hope when the hon. Finance Minister will give his reply, he would reply to my points also. I read it from the newspapers and I know it from various sources that only Rs.10,000 crore have been provided this year and not Rs.60,000 crore. The rest of the money would be paid by the next Government. We were also told by the officers that during Mr. Devi Lal's time, the loan waiver was phased over the next two years. So, it was staggered for the next two years. This Government is just following the same thing.

When we go to the villages, the farmers come to us and say that they are totally confused. They say that the co-operative society which has given them money, is telling them many things. They do not know what sort of loan waiver they are going to have. They say that since you are an MP, you are sitting in Parliament and you must have understood it better. So, you just give us the details and tell us what sort of loan waiver it is going to be. As a Member of the Standing Committee on Finance, I have not got all the details even from the officers. They told us that they are working out the details and only by 30th June, everything will be known to everybody. But they assured us that the loan would be waived off. Now loan would be waived to all the farmers who have not paid back their dues by 29th February, 2008. But what will happen to the farmers who have already paid back partially or fully? We asked this to everybody. We asked the hon. Finance Minister and the officers also. They said that nothing will happen. The other day when there was a debate on the 'price rise', we asked this to the Minister of Agriculture also. What did he say? He said that those people who have already paid back - the honest farmers - partially or fully, there is a provision for giving two per cent interest subvention to them. So, this is all that we can do and nothing more could be done about that. I would like to give you one example. In the previous Government in Karnataka prior to the President's Rule, when Mr. Yediuurippa of my Party was the hon. Finance Minister there. He also introduced a similar type of loan-waiver scheme for the farmers. What he did there? Those farmers who had paid back partially or fully that money was refunded to the them. If a State Government could do it, why does the Central Government not do it? I would appeal to the hon. Finance to do this. The farmers are asking us the same thing to us. They asked whether they committed a mistake by paying back. Those people who did not pay back, they are getting the benefit and because other paid back and they are honest, they are not going to get any benefit. They are being penalised. That is why, I would appeal to the hon. Finance Minister to consider this. Is it not the responsibility of the Government of India to benefit those honest farmers who regularly pay back? They say that it is they who have saved the co-operative societies. It is because they paid back the money, the cooperative societies are surviving.[\[R26\]](#)

Otherwise it would have been closed like many RRBs. That is why this is my first point and let the hon. Finance Minister respond to this point, when he replies to the debate on this Bill, as to what he is going to do about those farmers who have already paid back.

Sir, my second point is on an experience that I encountered in my area. Suppose a co-operative society has given a loan of Rs. 1,000/- to a farmer some five years back. Every year the society people would come and ask the farmer to pay back only the interest amount. They collect the interest and on paper they show this principal amount of Rs. 1,000/-, taken five years back, as a fresh loan. Now the rule for waiver, according to the hon. Finance Minister, is that any loan taken before 31st March, 2007 is going to be waived. But these loans which are practically old loans but are being shown as fresh loans because every year the interest on the loan is being collected by the societies and the principal amount is being shown as fresh loans are not going to be waived because these have been shown in the register as having been paid after 31st of March, 2007. I would like to appeal to

the hon. Finance Minister that these types of practically old loans should also be waived. He should consider this aspect.

Sir, let us take the example of the commercial banks. There is a mandatory stipulation that all the commercial banks in this country are supposed to lend 18 per cent of their total credit to the agricultural sector as rural credit. But it is most unfortunate – I being a Member of the Standing Committee on Finance for nine years – that even though year after year we have been making this point in the Committee, not many banks have come forward to achieve the target of 18 per cent stipulation of rural credit. Only about one-third of the nationalised banks have achieved this target, whereas the other banks have not achieved it. We have been making this point to the hon. Finance Minister year after year. It is true that even when our Party was in power no bank came forward to achieve this target of 18 per cent stipulation of rural credit. But the Finance Minister take the credit for achieving and over-achieving of doubling rural credit during the last four years. If that be the case, why is it that all the banks have not achieved the stipulated target of 18 per cent rural credit? What action is the Finance Minister going to take against those banks which have not fulfilled this target of giving 18 per cent rural credit?

Sir, I would like to raise another very pertinent point here and that is with regard to suicide of farmers. You will be surprised to know that the farmers in a State like Orissa are not committing suicide. The farmers of Bihar and West Bengal are not committing suicide and not even in a State like Punjab that you represent. The grain growing farmers are not committing suicide. The farmers who grow wheat and rice are not committing suicide. It is the farmers who are well off and better off in States like Maharashtra, Karnataka, Andhra Pradesh or even sometimes in Gujarat are committing suicide. What is the reason for that? The farmers who are poor are not committing suicide. We have been appealing to the Finance Minister for years for introducing crop insurance scheme. For the last so many years there was an allocation of a pittance amount of Rs. 100 crore for crop insurance scheme by the Central Government. Now that amount has been enhanced to something like Rs. 200 or Rs. 400 crore. An entire block has now been taken as a unit for crop insurance. If the entire block loses its crop, which never happens, then only the farmers will be eligible to get crop insurance. [\[R27\]](#)

Otherwise, he will not.. But do you believe that in the entire block area, the crop will be lost? Does it happen any time? It is not only me but almost all the hon. Members of the House have argued several times that gram panchayat should be taken as a unit. Last time also, we appealed to the hon. Minister and he may remember that in his budget speech, he has said that the proposal has gone to the Planning Commission, the Planning Commission is looking into it and probably, they will give an answer. I am asking the hon. Finance Minister as to what happened to his proposal on crop insurance. If he can give Rs. 60,000 crore as loan waiver, why can he not give Rs. 10,000 crore as crop insurance? It is because if a farmer in Maharashtra, Gujarat, Karnataka or in Andhra Pradesh loses his crop, and if he is adequately compensated by crop insurance scheme, then probably, he will not commit suicide. He is committing suicide only because he is not getting the price for his produce. That is why, I am appealing the hon. Finance Minister that he should reply to what has happened to this proposal of ours.

Let me tell him that he and his Party, the Congress Party, took great credit the day he declared that there is going to be a loan waiver scheme amounting to Rs. 60,000 crore. And the way the Congress Party Members thumped the desks, we thought that probably everything will break and that they have already come to power for their next term. That is what we thought. But now I will give him some statistics.

The hon. Prime Minister had gone to Vidarbha and there, he had declared a huge package. What has been the result? After January 2008, there have been 316 suicides by farmers and 40 farmers committed suicide in Marathwada. The same is the case in Maharashtra where Congress Party is in power and the hon. Agriculture Minister's Party, the NCP, is a part of the coalition Government with the Congress Party. In Western Maharashtra, which is comparatively a prosperous area, 31 farmers have committed suicide. The NGOs from that area say that the figures are much more because not all the suicide cases of farmers are reported. But the Government there says that these farmers have committed suicide but these are not agriculture-related suicides. These suicides are due to something else. This is the result of the hon. Prime Minister's declaration of a huge package. Let the Finance Minister say whether he has succeeded or not. Has his Government succeeded in preventing the suicide of farmers which is one of the most serious things in this country?

Why has it happened? About 60 per cent of agricultural areas depend on rain. These are all rain-fed areas. The Government is supposed to make 85 million hectares of non-irrigated land as productive land. How do they make it and for that, what did they do? The Government has set up a National Rainfed Area Authority last year and the scheme was allocated Rs. 100 crore. This has happened last year. How much money has been spent last year for this? Not a single rupee has been spent. An amount of Rs. 100 cores has been allocated for the National Rainfed Area Authority last year and not even a rupee has been spent. The Government have now committed that Rs. 2500 crore will be allocated for the National Rainfed Area Authority in the Eleventh Plan and Rs. 348 crores will be allocated for only this year, 2008-09. That Authority has formed a Rainfed Development Scheme and it will go in for rainfed area development. Even if we say that Rs. 2500 crores will be spent in the next five years for the rainfed area development, in the next five years, what percentage of the 85 million hectares of non-irrigated [\[MSOffice28\]](#) are will be irrigated?

It will be 2.6 per cent in the next five years. The Standing Committee on Agriculture gave its Report in which it has said that if the Government goes in this way, it will take the Government more than 100 years to cover the whole of 85 million hectares. So, this is what the Government has planned and this is how the country and the farmers are going to be benefited.

The neglect of the rain-fed area is one of the major causes of resentment in lakhs of people of this country and this could be one of the major factors for the spread of naxalism also in this country. The exorbitant money that we are spending for importing oil and other commodities could have been saved if sufficient funds were allocated for the development of rain-fed areas. This is what I say and this is what the Standing Committee on Agriculture said. Most of the time our hon. Finance Minister is talking about delivery mechanism and delivery system. This is what the delivery mechanism has delivered to this Government.

I will come to the last point, which is about fiscal deficit. The basic principle of fiscal deficit is that the Government needs to borrow more than it ought to. In order to contain the fiscal deficit, as has been directed by the FRBM Act, some reforms are needed in sectors where there are enormous financial burden on the Government. What has been the tendency of this Government? The tendency of this Government is to augment the revenue on the back of high GDP growth and tax reforms. I agree that in the last three or four years, there has been a tax buoyancy. The revenue collection has been buoyant at the rate of around 20 to 30 per cent. That is how all the excess expenditures are covered.

In the Union Budget of 2008-09, the hon. Finance Minister has declared, that the fiscal deficit will be to the tune of 2.5 per cent of the GDP. It is better than the stipulation of three per cent provided by the FRBM Act. The FRBM Act has provided that by this year the fiscal deficit should be three per cent. But the hon. Finance Minister says that he is going to further reduce it to 2.5 per cent. I must congratulate him for that because containing fiscal deficit is one of the ways by which the Government will not borrow more; and more money could be spent for planned expenditure for the development of society. That money will be going to social infrastructure. But I am very sorry to say that the figure propounded by the hon. Finance Minister is a gross under-estimation. I will say that it is an accounting jugglery because these surging fertiliser and farm subsidies are hidden expenses, expenses deferred to the next so many years. So, you will find that the fiscal deficit figure declared by the hon. Finance Minister is not correct. Even in 2007-08 the fiscal deficit was 3.66 per cent of the GDP. It is inclusive of "off Budget liabilities". I am repeating they are "off Budget liabilities". These liabilities are not shown on the Budget figures. Subsidiary on oil and fertiliser are "off Budget liabilities". But actually the hon. Finance Minister showed that there was a fiscal deficit of 3.1 per cent last year. [\[MSOffice29\]](#)

But actually, if you take the fertiliser subsidy and the oil subsidy which were given last year, it will go to 3.66 per cent and it is not 3.1 per cent as has been explained by the hon. Minister of Finance. Now, this year's fertiliser subsidy has been pegged at Rs. 30,890 crore by the hon. Minister of Finance. But the Ministry of Fertilisers is now demanding a subsidy of Rs. 1 lakh crore. The hon. Minister of Fertilisers and Chemicals, Shri Ram Vilas Paswan, has demanded it and he has been demanding it because there is a relentless surge of petroleum or Naphtha and urea prices in the world market and there is a carry over of the dues from the last year.

Then the hon. Minister of Finance knows it that more than Rs. 13,000 crore of oil bonds have been given to the oil companies to raise the money from the market and to compensate their losses. This bond money will be paid by the next Government. He has also shifted the responsibility to all the future Governments. Farm, fertiliser and oil sectors have become much more susceptible to the global changes. It is true. While the burden of the subsidy is going up, this year the revenue buoyancy may not meet the kind of buoyancy we had last year. Now, nobody expects that this year's GDP growth will be nine per cent. The other day, the international rating agency has said that the GDP growth this year will be 8.1 per cent. When the GDP growth is going to be low it is going to be reduced there is also going to be a reduction in revenue collection. So, revenue collection will come down and the subsidy will go up. So how do we expect that the fiscal deficit will be contained? The Budget Estimates of Gross Tax Revenues, as per this year's Budget, is going to increase by 17.5 per cent as the hon. Minister of Finance has said. In the last two years, the buoyancy in the tax revenue was 28 per cent and 25 per cent and this year, the hon. Minister said that it is going to be 17.5 per cent. Due to the slow down in the economy, the revenue buoyancy could be less than anticipated by the hon. Minister of Finance also. Even it may not reach the 17.5 per cent increase as expected by the hon. Minister of Finance.

Now, take further example. The hon. Minister of Finance has several times said that there is inflation in this country and it is because of the supply-side constraint. It is a demand-supply mismatch because food is being imported from outside to feed the hungry-million of this country. So, is it not the Government just going to pay more money for the high cost of the imported food items from the foreign country? This has not figured in the Budget, but the hon. Minister of Finance will have to pay in future. Then, you add to it the Rs. 60,000 crore of the farm waiver scheme. That has not been factored in the Budget also. He included the farm loan waiver on the last day in the Budget. So, even if we agree to him that there is a cushion of 0.5 per cent in the fiscal deficit, all these future payments on the surging food imports, subsidy on PDS scheme and then you will be having this Sixth Pay Commission's Report and on that the Government will also have to pay more money to the Central Government employees. [\[a30\]](#)

The State Government employees will also demand that. Sir, if he includes all these things, the farmers' loan waiver, the Sixth Pay Commission's future hike in the salary and allowances, the food imported, the excess cost of the food that is going to be imported, definitely he is not going to contain the fiscal deficit. So, Sir, this UPA Government is going to hand over a weak fiscal to its successor Government.

The hon. Finance Minister, in his first year's *Economic Survey* said that he inherited a very good economy. He has admitted that the inflation was controlled; it was checked and the price rise was benign. Like this, he has praised the previous Government in the Budget Speech also. I read all those things - what he himself said in his *Economic Survey*. While he has inherited a very good economy from the NDA Government, to the next Government he is going to pass on an economy of high inflation and high fiscal deficit. So, this is a failed Government. This Government has not succeeded. It survives this long, it succeeded to an extent this long because of the very strong economic measures taken by the previous Atal Bihari Vajpayee's NDA Government. Because of its failure, because the Left Front is not allowing them just to do anything to resort to any type of economic reforms, this Government has failed miserably.

So, Sir, this Government has failed and it is going to put the next Government in doldrums. Therefore, I appeal that the sooner this Government goes, the better it is for the nation.

With these words, I conclude. Thank you.

श्री मोहन सिंह (देवरिया): हम बहुत-बहुत बधाई देते हैं कि आने वाली सरकार के वित्त मंत्री हमारे भाई स्वाई जी होंगे...[\(व्यवधान\)](#)

श्री सन्दीप दीक्षित (पूर्वी दिल्ली) : उपाध्यक्ष जी, मेरा पिछले दिनों में कुछ सौभाग्य रहा है कि स्वाई साहब के बोलने के बाद मुझे बार-बार बात करने का मौका मिल जाता है। आदरणीय मोहन सिंह जी ने स्वाई साहब को निमंत्रण दिया है कि वे अगली सरकार में वित्त मंत्री बनें। हमारा सौभाग्य होगा कि ये कांग्रेस में आ जायें या आपके किसी दल में आ जायें तो मेरे ख्याल से अच्छा रहेगा कि हमारी तरफ से ये वित्त मंत्री बनें। वित्त मंत्री जी, स्वाई साहब ने...[\(व्यवधान\)](#)

उपाध्यक्ष महोदय : आप पहले वित्त मंत्री को तोड़ना चाहते हैं?

श्री सन्दीप दीक्षित : नहीं, सर। इनके साथ अभी पलानीमलवकम जी हैं, पवन कुमार बंसल जी हैं तो मेरे ख्याल से एकत्र सहयोगी इन्हें अगले पांच साल में और अवश्य मिलेगा।

वित्त मंत्री जी, आपने अपनी स्पीच के शुरुआत में एक लाइन कही थी, मैं उसको दोहराना चाहूंगा। आपने कहा था कि "I am a lucky Finance Minister." वित्त मंत्री जी मैं आपसे थोड़ा सा भिन्न मत रखता हूँ। I do not think you are a lucky Finance Minister. But I think you are a very efficient Finance Minister, इन दोनों बातों में अन्तर है। लक तो मैं तब मानूँ, सौभाग्य तो मैं आपका तब मानूँ, जब तमाम चीजें, जो आपके देश की आर्थिक व्यवस्था के बाहर की हैं, वे भी आपको एक रूप में मदद करती चली जायें। आप जब वित्त मंत्री बने तो तेल के भावों के बारे में आपने बार-बार बात कही है। मैं उन आंकड़ों को यहां संसद के सामने कटू कि उनकी हालत पहले क्या थी और आज क्या है, इसमें जमीन-आसमान का अन्तर है। अन्तर्राष्ट्रीय स्तर पर जो और मुख्य-मुख्य मुद्दे थे, चाहे उसको स्टील कहा जाये, चाहे उसको सीमेंट कहा जाये, उसकी तब स्थिति क्या थी और आज क्या स्थिति है, इसमें तमाम अन्तर हैं।

जैसे कृषि के बारे में स्वाई साहब बहुत तत्परता से कह रहे थे, बड़े जोश के साथ कह रहे थे, उसकी एन.डी.ए. सरकार ने क्या हालत कर दी थी और उनके 6 साल में हर वर्ष उस पर कितना पैसा व्यय किया गया, वह बात किसी से छिपी नहीं है। पांच साल पहले आपने कृषि में कितना पैसा दिया है, किन अलग-अलग मुद्दों पर उस पर आपने हमला बोला है, ये एक लकी फाइनेंस मिनिस्टर की बात नहीं है, यह एक एफिसिएंट, एक डैडीकेटेड और मेरे ख्याल से एक ऐसे वित्त मंत्री की छाया है, जो वित्त मंत्री देश की समस्या को समझता है और देश की सरकार की हालत को देखते हुए और देश की उनको जब सरकार मिली थी, उसको किस तरीके से किस मोड़ पर ले जाना चाहिए, उस वित्त मंत्री के दर्शन हमें आपमें मिले हैं। मैं आपका इसके लिए कोटि-कोटि धन्यवाद करता हूँ, शुभकामनाएं देता हूँ। हमारे टैक्स की रेवेन्यू जो 9.2 थी, वह आज 12 या 12.5 प्रतिशत बढ़ी है। इसमें दो चीजें सामने आती हैं। पिछली बार भी मुझे जब बजट पर बोलने का सौभाग्य मिला था तो मैंने इस बात को दोहराया था और आज इस बात को फिर से दोहराना चाहता हूँ कि यह दो चीजों को दर्शाता है।[\[R31\]](#)

एक तरफ तो यह दर्शाता है कि देश की अर्थव्यवस्था आगे बढ़ रही है, लेकिन इसके साथ-साथ दो और महत्वपूर्ण चीजों पर आदमी का ध्यान आकर्षित करता है। पहला इस बात की ओर ध्यान आकर्षित करता है कि वित्त मंत्री जी के द्वारा जिस तरीके का एडिमिनिस्ट्रेशन टैक्स विभाग में चल रहा है, उसकी एफिसिएंसी बढ़ी है और उसके साथ-साथ देश के नागरिकों की जो इस सरकार में आस्था और विश्वास है, उसको भी यह दर्शाता है, क्योंकि हमारा टैक्स रेवेन्यू बढ़ता चला गया है। जब भी हिंदुस्तान में टैक्स में बढ़ोतरी होती थी, तो कोने-कोने से इंकम टैक्स के खिलाफ चीख-पुकार इस संसद में सुनाई पड़ती थी। मुझे याद है, जब मैं छोटा था, कई बार अखबारों में पढ़ा करता था कि सांसद लोग बार-बार इस बारे में आकर कहते थे। इंकम टैक्स, एवसाइज या कस्टम को लेकर हाहाकार मचा करता था। आज उस तरीके का हाहाकार हमें इस देश में नहीं सुनाई पड़ता है। आज अगर हमारा टैक्स रेवेन्यू पिछले पांच-छः सालों में अभूतपूर्व रूप से बढ़ा है, तो इसलिए क्योंकि वित्तमंत्री जी और प्रधानमंत्री जी की लीडरशिप के अंदर जो हमारी अर्थव्यवस्था ने ऐसे कदम उठाए हैं और इतनी दर से बढ़ोतरी की है कि हर रूप में सरकार का खजाना एकदम बढ़ता चला गया है।

सरकार के खजाने के बढ़ने के आंकड़े हम देखते हैं। अगर हम लोग वर्ष 2003-04 को देखें, तो शायद इसमें 252 लाख करोड़ रूपए इकट्ठा हुए थे, जो आज बढ़कर 592 लाख करोड़ रूपए हो गया है। आज यह दोगुने से ज्यादा हो गया है। अगर 252 से 592 लाख करोड़ रूपए तक हम टैक्स रेवेन्यू का कलेक्शन बढ़ायें, तो यह छोटी-मोटी बात नहीं है। इसी के बढ़ने के कारण हम शिक्षा के लिए आज ज्यादा पैसा दे पा रहे हैं और स्वास्थ्य के लिए ज्यादा पैसा दे पा रहे हैं। पहली बार समग्र विकास के प्रति जो तीस हजार

करोड़ रूप वित्तमंत्री जी ने और आदरणीय शरद पवार जी ने खर्च किए हैं, वह इसीलिए संभव हुआ क्योंकि आज देश के फाइनेंस डिपार्टमेंट के तमाम जो टैक्स कलेक्शन के जरिए हैं, उन्होंने उसमें इस तरीके से प्रगति दिखायी है कि आज हमारी सरकार के पास और वित्तमंत्री जी के पास वे हथियार हैं कि जब भी हमें अर्थव्यवस्था में कहीं कमजोरी दिखेगी, सरकार वहां लोगों के पक्ष में खड़ी होगी।

आप इरीगेशन की बात कर रहे थे। मैंने एनडीए सरकार के पांच साल में कभी इरीगेशन का शब्द भी वित्तमंत्री की स्पीच में नहीं सुना। पिछले साल से निरंतर वित्तमंत्री जी एक्सलैटरेड इरीगेशन बेनेफिट प्रोग्राम की बात कर रहे हैं और रेनफेड प्रोग्राम की बात कर रहे हैं। हो सकता है, उसमें कुछ तुटियां हों, कहीं पूशासन के द्वारा कुछ कार्य उस तेजी से न किए गए हों, लेकिन जिस तरीके से हमने कृषि के संबंध में बात कही और एक अभूतपूर्व चीज जो चार साल पहले राष्ट्रीय रोजगार गारंटी योजना के रूप में आयी, उसका क्या प्रभाव इस देश की अर्थव्यवस्था पर पड़ेगा, यह तो आने वाला समय बतायेगा। जहां-जहां भी राज्य सरकारों, इस कार्यक्रम को अच्छे तरीके से कार्यान्वित कर रही हैं, उसका एक कृत्तिकारी प्रभाव हमारे गांवों में पड़ा है और हमारे इलाकों में पड़ा है। इसके छोटे-छोटे उदाहरण हैं। यह केवल एनआरईजीए की बात करने की बात नहीं है, क्योंकि वित्त मंत्री जी पर पृष्ठार किया गया था कि ग्रामीण अर्थव्यवस्था या कृषि व्यवस्था पर उन्होंने उस तरीके से काम नहीं किया, जो उनसे अपेक्षित है। मैं इस बारे में थोड़ा सा उदाहरण देकर बताना चाहता हूँ।

आज हिंदुस्तान में कई ऐसे राज्यों में गांव हैं, जहां यह कार्यक्रम अच्छी तरह से चल रहा है। वहां आज किसान को दिक्कत पड़ रही है, क्योंकि उसको पुरानी कीमतों पर लेबर नहीं मिलता है। वह क्यों नहीं मिलता है? ऐसा इसलिए कि आज लेबर को वह कीमत मिलने लगी है, जिस कीमत पर वह लेबर काम करना चाहता है। ठीक है, अर्थव्यवस्था बढ़ेगी, उसमें थोड़ा इंबैलेंस होगा, लेकिन बाद में फिर से वह बराबर हो जाएगी। इसके बाद ऐसी स्थिति आ जाएगी, जो इलाके में सामान्य दर है, वह अपने आप बढ़ते हुए मिनिमम वेजेज के आस-पास आ जाएगी। यह असंतुलन इस चीज को दिखाता है कि इस स्कीम का कितना असर वहां पड़ रहा है। मैं ग्रामीण विकास की स्टैंडिंग कमेटी का मेंबर रहा हूँ, स्थायी समिति का मेंबर हूँ। मैं कई राज्यों में गया था, आज यहां मेरे साथी मेंबर भी बैठे हुए हैं, कोई भी ऐसा राज्य या जिला नहीं है, जिसने इस बात पर प्रतिक्रिया न की हो कि हां, हमारे यहां से माइग्रेशन किसी न किसी रूप में घटा है या कम से कम डिस्टेंस माइग्रेशन घटा है।

महोदय, आज कोई भी ऐसा राज्य नहीं है, जहां लोग यह न बताते हों कि जनता के बीच इस कार्यक्रम को लेकर उत्साह है। अगर हमें बार-बार यह पेपरों और टीवी से पता चलता है कि इस कार्यक्रम में तुटियां हैं, तो इसलिए क्योंकि जनसाधारण आगे निकलकर बार-बार डिमांड कर रहा है और जहां भी उसे इस कार्यक्रम में दिक्कत पड़ती है, वह खुले रूप में आकर अपनी बात बताता है।

वित्तमंत्री जी, प्रधानमंत्री जी और सोनिया गांधी जी के निर्देश में यह जो कार्यक्रम किया गया, उसका अर्थव्यवस्था पर जो प्रभाव पड़ेगा, जो भी सरकार एक साल के बाद आएगी, उसे इसका पता चलेगा कि कितना कल्याणकारी कार्य इसके माध्यम से होगा। सर्व शिक्षा अभियान में पैसा बढ़ा है। जब इनकी सरकार थी, तब केवल दो हजार करोड़ रूपए दिया गया था और आज तेरह हजार करोड़ रूपए दिया जा रहा है। वह इसलिए दिया जा रहा है, क्योंकि वित्तमंत्री जी ने हमारी अर्थव्यवस्था का नियोजन बहुत सफल तरीके से किया है। अगर मिड-डे-मील को ग्यारह सौ करोड़ रूपए की जगह आठ हजार करोड़ रूपए मिल रहे हैं, तो वह इसी का नतीजा है। मैं ज्यादा आंकड़े नहीं दूंगा। किसी वित्तमंत्री का सर्वप्रथम कर्तव्य क्या होता है, खासकर फाइनेंस बिल के द्वारा कि देश को जहां भी निवेश की आवश्यकता हो, वह उस तरीके से जो किसी की जेब में ज्यादा हाथ न डालें, गरीब को परेशान न करें, सामान्य वर्ग के व्यक्ति को दिक्कत न दें और फिर भी देश के सामने जो ज्यादा से ज्यादा आवश्यकताएँ हैं, उनके लिए धन निकालकर प्रधानमंत्री जी के हवाले कर दें और तब आपको जहां भी इसका निवेश करना हो, देश की जनता के कल्याण के लिए, वे उस पैसे को दें। [p32]

वित्त मंत्री जी ने इस बात को निपुणता से पूरा किया है, मैं इस बात को सदन के सामने रखना चाहता हूँ। पिछले 55 या 60 साल में शायद ही कोई वित्त मंत्री रहा होगा जिसने इस तरह का कार्य पूरा किया है। मैं एक वाक्य पढ़कर आश्चर्य चकित रह गया, जिसे वित्त मंत्री जी ने अपनी स्पीच में बताया था। मैं उसे कोट भी करना चाहूंगा। वह ग्रांस बजटरी सपोर्ट के बारे में है। उसमें शायद वित्त मंत्री जी ने एक जगह कहा है कि वे इस साल का ग्रांस बजटरी सपोर्ट जो प्लान को दे रहे हैं, सरकार ने इनसे शायद 2 लाख 13 हजार करोड़ रुपये के करीब मांगे थे, लेकिन यह 2 लाख 43 हजार करोड़ रुपये के करीब एनुवल प्लान को दे रहे हैं। हिन्दुस्तान के इतिहास में शायद ही ऐसा हुआ होगा। अभी तक हमारा जो अनुभव था, जितनी भी पंचवर्षीय योजनाएँ थीं, पंचवर्षीय योजनाओं द्वारा जितना मांगा जाता था, अंत में वित्त मंत्री सरकारों को उससे कम ही दे पाते थे। आज यदि वित्त मंत्री जी इस स्थिति में हैं कि जितना एनुवल प्लान में मांगा जा रहा है, चाहे योजना आयोग मांग रही हो चाहे सरकार मांग रही हो, वे उसमें 38 या 40 हजार करोड़ रुपये ज्यादा दे पा रहे हैं। यह इस बात का उदाहरण है कि अर्थव्यवस्था का नियोजन एक ऐसे तरीके से किया गया है जो संवेदनशील रही हो, जिसने देश की जरूरतों को पूरा किया हो और जिसने देश के लोगों की जेब में हाथ नहीं डाला हो, बल्कि उनसे उस रूप में मांगा हो कि देश के व्यक्ति ने बढ़-चढ़कर सरकार का खजाना पूरा किया है।

कुछ छोटी-मोटी चीजें हैं जिन्हें मैं जरूर कहना चाहूंगा। बजटरी सपोर्ट की फिगर्स में सदन के पटल पर रखना चाहता हूँ कि शायद 2 लाख 28 हजार करोड़ रुपये मांगे गए थे और वित्त मंत्री जी ने 2 लाख 43 हजार करोड़ रुपये सामने किए हैं। यही नहीं, लोग बार-बार कहते हैं कि वित्त मंत्री जी के बजट के बाद महंगाई बढ़ी है। महंगाई बढ़ने के क्या कारण रहे हैं, महंगाई के पीछे का क्या इतिहास रहा है, आज से 5-6 दिन पहले इसी सदन में बहस हुई थी और वित्त मंत्री जी और कृषि मंत्री जी ने बड़े अच्छे तरीके से इस बात का जवाब दिया था। इस पर क्या असर होगा चाहिए, सरकार को किस तरह कदम रखना चाहिए, राज्य सरकारों को अपने कर्तव्यों का निर्वहन करना चाहिए, इस बात का भी उल्लेख किया गया है। कुछ कांग्रेस सरकारों द्वारा अपने राज्यों में जो कदम उठाए गए हैं, आज उनका महंगाई पर जो असर हो रहा है, वह उन राज्यों में भी दिखाई पड़ रहा है। इसलिए मैं उस बारे में ज्यादा नहीं कहना चाहूंगा, लेकिन फिर भी सरकार द्वारा महंगाई का हल्ला होने से पहले भी कुछ ऐसे कदम उठाए गए थे, जिसका असर आने वाले समय पर पड़ेगा। जिसे सैन्वेट ड्यूटी (CENVAT Duty) कहते हैं, वह शायद 16 प्रतिशत से घटाकर 14 प्रतिशत की गई है। वित्त मंत्री जी ने मास कन्जमेशन आइटम्स की तरफ अपना ध्यान आकर्षित किया था। जिन चीजों का कन्जमेशन लोग बार-बार करते हैं, उन चीजों पर ड्यूटी घटाई गई है। एवसाइज़ ड्यूटी और करस्टम ड्यूटी एक्सेस दी बोर्ड घटाई गई है। इसका असर आने वाले समय में कहीं न कहीं महंगाई पर भी पड़ेगा। यह तब था जब इस तरह की महंगाई की पोलीटिकल चर्चा होती थी और वह चर्चा उस स्तर तक नहीं पहुंची थी। यह इस बात को दर्शाता है कि चाहे समस्या हो या नहीं हो, वित्त मंत्री जी ने निरंतर जिस तरह से इस देश और यहां के वित्त विभाग को चलाया है, आम आदमी हमेशा उनकी नजर के सामने रहा है और उसके साथ, उसके लिए जो भी भरसक प्रयास हो सकता था, वह उन्होंने किया है। साथ ही देश को जो पैसे की आवश्यकता थी, उसमें वित्त मंत्रालय ने कहीं भी कम्प्रोमाइज नहीं किया है।

वित्त मंत्री जी, कुछ छोटी-मोटी चीजें हैं जिन्हें मैं आपके सामने रखना चाहूंगा। मैंने आपके बजट को ध्यान से पढ़ा है। बहुत कम ऐसे क्षेत्र हैं जहां किसी को भी टिप्पणी करने की कोई आवश्यकता होती है। स्वाई साहब ने जो 60 हजार करोड़ रुपये के लोन की बात की और उस पर अपनी कुछ प्रतिक्रिया दी, आप उस बात को बखूबी जरूर कहेंगे। लेकिन मुझे कभी-कभी लगता है, मैं जो शब्द इस्तेमाल करूंगा, यदि वह संसदीय नहीं है तो उसे हटा दीजिए। मेरे कई मित्र कहते हैं कि इसकी प्रतिक्रिया में ओपोजिशन का जो रवैया है, वह ठीक नहीं है। लोन की स्कीम आने के बारे में वह उस तरह ज्यादा लगता है। 60 हजार करोड़ रुपये की स्कीम आई है। जो व्यक्ति लोन नहीं दे पा रहा था, हो सकता है कि उसमें कुछ ऐसे लोग हों जो अपने मन से भी नहीं दे पा रहे हों, उन्हें रितीफ मिलता है। सदन में इस बात की चिन्ता व्यक्त की गई है और वित्त मंत्री जी ने भी कहा है कि किसी न किसी रूप में हम उस व्यक्ति की भी मदद करेंगे जिसने ईमानदारी से पैसे पे किए हैं। लेकिन उस क्षेत्र में इतना ज्यादा पैसा देना, जहां क्राइसिस दिखा रही है, उस क्राइसिस

को देखते हुए उस बीच छोटी-मोटी गलतियां निकालने रहना, मुझे यह सिखियाती हुई ओपोजीशन की प्रतिक्रिया दिखती है। कभी-कभी जब समस्या आती है, तो उसे सुधारने के लिए जब इमरजेंसी के रूप में कोई कार्य करना होता है, उस समय छोटी-मोटी चीजें नहीं देखी जाती। उस चीज की टोटैलिटी को देखा जाता है, उस चीज की समग्रता को देखा जाता है। वित्त मंत्री जी के पास कई सुझाव आएंगे कि इस तरह के तोन को इन्वैल्यूड कीजिए, नहीं कीजिए और मैं जानता हूँ कि वित्त मंत्री जी जिस तरह के हैं, वे उन सुझावों को जरूर स्वीकार करेंगे।[\[N33\]](#)

इसमें किसी भी लेखा जोखा के कारण किसान पूरी बेनिफिट स्कीम से कम न रहें। मैं एक चीज जरूर कहूंगा, मैं दिल्ली का सांसद हूँ, इसलिए मैं मंत्री जी को रिवरैस्ट करूंगा कि आपने स्मॉल कार पर ड्यूटी जरूर कम की है। मेरा आग्रह है कि आप स्मॉल कार पर ड्यूटी उस तेजी से कम न करें जिस तेजी से आप बसों या पब्लिक ट्रांसपोर्ट की ड्यूटीज कम करते हैं। शहरों में आज पब्लिक ट्रांसपोर्ट की ज्यादा आवश्यकता है इसलिए वह सरता होना चाहिए। आप इकोनॉमी को जो सिग्नल अपने टैक्सेशन से देते हैं, उसमें कुछ सिग्नल्स जरूर जाने चाहिए कि इन्वायरमेंट फ्रेंडली ट्रांसपोर्ट, सीएनजी फ्रेंडली ट्रांसपोर्ट, पब्लिक ट्रांसपोर्ट फ्रेंडली ट्रांसपोर्ट को प्रोत्साहन देने के लिए सरकार एक सिग्नल दे रही है। अगर आप छोटी गाड़ियों और बड़ी गाड़ियों की खरीद-फरोख्त पर आप थोड़ा बहुत पैसा बढ़ाकर अंकुश लगाने की कोशिश करेंगे, तो एक सिग्नल जरूर इस अर्थव्यवस्था में जायेगा जिसकी हर जगह गूंज होगी। लोग इस बात से अपनी बात को समझेंगे।

सर्विस टैक्स के मुद्दे पर मैं कहना चाहता हूँ कि दो-तीन ऐसे वर्ग हैं जैसे डॉक्टर या लॉयर्स हैं जिनको सर्विस टैक्स में नहीं लाया जाता। वित्त मंत्री खुद बहुत निपुण लॉयर हैं। हमारे स्पीकर साहब बहुत अच्छे लॉयर हैं। मुझे पता नहीं कि मैं इन दोनों के प्रोफेशन के बारे में ज्यादा कुछ कह पाऊं या न कह पाऊं। लेकिन कम से कम कहीं न कहीं इनको अगर इस दायरे में लाने की बात सोची जाये, तो अच्छा होगा। मुझे वित्त विभाग से कुछ आंकड़े मिले हैं। आज हमारे पास 5.4 लाख सर्विस टैक्स पेयर्स हैं जिसमें 9 लाख कुल पंजीकृत हैं। हमें संख्या बढ़ानी पड़ेगी। इस देश में जहां 55 प्रतिशत जीडीपी सर्विस से आती है वहां केवल पांच या साढ़े पांच लाख लोग ऐसे हैं, जो सर्विस टैक्स पे कर रहे हों, तो कहीं न कहीं इसमें दिक्कत दिखती है। वित्त मंत्री जी, आप दूसरे क्षेत्रों को भी इसमें जोड़ें। सर्विस टैक्स का शायद मुझे ठीक आंकड़ा नहीं मालूम, लेकिन शायद 18 हजार करोड़ रुपये या 20 हजार करोड़ रुपये के करीब हमें सालाना पैसा मिल रहा है। अगर अच्छे तरीके से इस टैक्स को लगाया जाये, तो यह आंकड़ा 40 या 50 हजार करोड़ रुपये तक पहुंच सकता है। इसमें हमें कहीं दिक्कत नहीं होगी।

वित्त मंत्री जी आपने इनकम टैक्स में जो रिलीफ दिया है, उसके लिए मैं पूरे हिन्दुस्तान के नागरिकों की तरफ से, विशेषकर अपने दिल्ली के नागरिकों की तरफ से आपको कोटि-कोटि धन्यवाद देता हूँ। आपने डेढ़ लाख रुपये तक सीमा बढ़ाई, उसके साथ-साथ आपने बहुत क्षेत्रों में और भी रिलीफ दिया है। मैं इसमें एक चीज चाहता हूँ कि जो कारपोरेट टैक्स है, उसमें अभी भी रिलीफ बहुत ज्यादा है। आप बार-बार इस बात को कह भी रहे हैं, आपने संसद में भी कहा है और बाहर भी कई जगहों पर कहा है कि जो एक्टुअल रेट आफ रिटर्नइंजेन है, वह शायद 18, 19 या 19.5 परसेंट के आसपास है। अंतर्राष्ट्रीय स्तर पर और अच्छे देशों को देखा जाये, तो वहां शायद 25, 26 या 27 प्रतिशत के करीब है। इस बात को जरूर बढ़ाना पड़ेगा। मैं बार-बार जब बजट की डिबेट देखता था, तो तमाम इंडस्ट्रीज के बैरनस और सीईओज थे, वे बैठकर एक लाइन में बार-बार बात करते थे कि कहां और रिलीफ मिलना चाहिए। हम पर कितना इनकम टैक्स का भार है, लेकिन इस बात को कोई सार्वजनिक स्तर पर नहीं कहता कि जहां हमें 33 परसेंट देना चाहिए वहां हम केवल 18, 19 या साढ़े 19 परसेंट देते हैं। इसमें त्रुटियां हटाई जायें। मैं मानता हूँ कि आपको किसी न किसी इंडस्ट्रीज या क्षेत्र की छोटी-मोटी मदद करनी चाहिए जहां आवश्यकता हो। लेकिन वह सात-आठ परसेंट जो हम उनसे और ले सकते हैं, उसमें थोड़ा प्रभावी रूप से अगर आप और बल देंगे, मुझे मालूम है कि संसद से आपको पूर्ण सहयोग और सहायता मिलेगी।रब,

एक आध छोटी चीजें हैं। मैंने पिछली बार भी वित्त मंत्री जी से निवेदन किया था। अब मैं फिर एक बार निवेदन करना चाहूंगा। वैसे हम फैमिली प्लानिंग या स्मॉल फैमिली नार्म पर आजकल राजनीतिक रूप में हम चुप ही रहते हैं लेकिन कम से कम इनकम टैक्स के क्षेत्र में वन चाइल्ड या टू चाइल्ड फैमिली को अगर आप कोई कन्सेशन दे सकें, तो एक सिग्नल जरूर इस देश में जायेगा। विशेषकर उन परिवारों में जहां एक या दो बेटियां हैं। अगर आप कहीं न कहीं उन लोगों को थोड़ा भी सिग्नल इनकम टैक्स के द्वारा दे सकते हैं, तो इस देश के लोगों को पता चलेगा कि जिन व्यक्तियों के पास छोटे परिवार हैं या जिनके घर में केवल बेटियां हैं, उनका स्वागत, उनका भी सम्मान यह सरकार भी करती है। इसे हम इनकम टैक्स के रूप में कर सकते हैं। मुझे नहीं लगता कि इसमें कहीं रेवन्यू लॉस भी बहुत ज्यादा होगा। यह मेरा छोटा सा आपसे एक निवेदन था।

मैं टीडीएस को लेकर एक और निवेदन करना चाहता हूँ। टीडीएस का सिस्टम आपने चार-पांच साल पहले बनाया है। उस समय कुछ त्रुटियां रहीं और कुछ संस्थाएं ठीक से पैसे का पैमेंट नहीं कर पायीं। उनको भी आप ज्यादा पनिश करें, डबल पनिशमेंट न करें, तो ठीक है। लेकिन एक और बहुत बड़ी दिक्कत हो रही है, कम से कम दिल्ली में बहुत से लोगों ने मुझसे आकर कहा कि जब वे किसी बड़े संगठन या संस्था से व्यापार करते हैं और उनको पैमेंट टीडीएस कटकर मिलती है, तो उसके बाद वे बेचारे पूरे साल भागते-फिरते हैं लेकिन उन्हें छोटे-मोटे टीडीएस सर्टीफिकेट नहीं मिल पाते हैं।[\[MSOffice34\]](#)

बड़े संगठन, बड़ी संस्थाएं इनकम टैक्स अधिकारियों के साथी CAS और लायर्स के माध्यम से अपना लेखा-जोखा बराबर कर लेती हैं, लेकिन छोटे व्यवसायियों को इसमें काफी दिक्कत का सामना करना पड़ता है। अगर इस टीडीएस रूल में कहीं ऐसा लचीलापन आप ला सकें जिससे ऐसे व्यवसायियों को कुछ मदद मिल सके तो बहुत अच्छा होगा। मैं कृषि इश्योरेंस के बारे में एक बात कहना चाहूंगा। जैसा कि स्वाई साहब ने कहा कि कृषि इश्योरेंस स्कीम में ब्लॉक को यूनिट न मानकर अगर हम ग्राम पंचायत को यूनिट मानें तो ज्यादा स्वीकार्य कदम होगा। कुछ राज्यों ने इसकी कोशिश भी की है। जहां दिक्कत होती थी जिसमें पूरे ब्लॉक को ड्राउट अफेक्टेड घोषित किया जाता था। ऐसे राज्यों ने यह प्रयोग किया कि ग्राम पंचायतों को या उससे छोटे हिस्से को इसके लिए एक यूनिट मान लिया जाए। क्या इस प्रणाली को इस्तेमाल करते हुए हम इसे कृषि इश्योरेंस स्कीम में ला सकते हैं? अगर हम ऐसा कर सकें तो यह किसानों के लिए अत्यंत कल्याणकारी कदम हो सकता है। हमारी इश्योरेंस की संस्थाएं हैं, चाहे हमारे वामपंथी मित्र मानें या नहीं, लेकिन जो सरकारी इश्योरेंस संस्थाएं हैं, वे भी अपने किर्यान्वयन में उतनी ही दोषी हैं, जितनी कि अन्य संस्थाएं हैं। चाहे यह हैल्थ इश्योरेंस की बात हो, एनिमल इश्योरेंस की बात हो या फिर कृषि इश्योरेंस की बात हो, ग्रामीण इलाकों में इनका रवैया बहुत दुर्भाग्यपूर्ण है। जब किसी के यहां कोई छोटा जानवर मर जाता है, अगर उसका इश्योरेंस रहता है, तो उसके लिए वलेम पाने में उसे उस जानवर की कीमत से ज्यादा पैसा उसे भान-दौड़ में खर्च करना पड़ता है।

श्री स्वराबेल स्वाई (बालासोर) : यह कृषि इश्योरेंस इश्योरेंस जैसा कुछ नहीं होता है। इसमें सरकारी सब्सिडी को बांटा जाता है, उसमें इश्योरेंस जैसा कुछ नहीं होता है। The Finance Minister knows it.

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): What you said in your speech was a balanced statement. I would reply. But this is not correct. We have made no change. The UPA Government has made no change in the Crop Insurance Policy that

we inherited from the NDA Government. We want to make a change. We want to move from block towards smaller unit. But there are considerable difficulties in implementing it. These are being discussed between the Ministry of Agriculture and the Planning Commission. I have repeatedly said that if a revised scheme comes, certainly the Government will fund that scheme. But the point is, the Agricultural Insurance Corporation falls under the Ministry of Agriculture. The Ministry of Agriculture is engaged in discussion with the experts in the Planning Commission. When I do receive a modified scheme, as I said, we will fund it. But I want you to know that we have made no change in the Crop Insurance Scheme which was implemented during the NDA regime.

SHRI KHARABELA SWAIN : Yes, Sir, I agree. I do not say that there is any change.

SHRI P. CHIDAMBARAM: Then, why are you accusing?

SHRI KHARABELA SWAIN : In our Government also, it was the same thing. I am not accusing.

SHRI P. CHIDAMBARAM: We are doing the best.

SHRI KHARABELA SWAIN : I only informed him that he should not equate.

SHRI P. CHIDAMBARAM: The only other error you committed was when you said, we are giving only Rs.300 crore. We are giving Rs.644 crore this year.

SHRI KHARABELA SWAIN : All right, Sir.

श्री सन्दीप दीक्षित : स्वाई साहब, मैं इश्योरिस कंपनीज की एफिशिएंसी के बारे में वित्तमंत्री जी का ध्यान आकर्षित कर रहा हूँ। इश्योरिस का कोई भी काम हो, इसका हम फ़िल्ड में जो अनुभव देखते हैं वह बहुत दुर्भाग्यपूर्ण है। इसमें आपकी ओर से जो भी आवश्यकता पड़े, उसे करें क्योंकि जब हम फाइनेंशियल इनवेलूजन् की बात करते हैं तो फाइनेंशियल इनवेलूजन् केवल बैंकिंग तक नहीं रूकती है, इश्योरिस इसका एक बहुत बड़ा हिस्सा होता है। इश्योरिस कंपनी, इश्योरिस देने में चाहे वह स्कीम द्वारा हो या डिस्ट्रिब्यूट एडमिनिस्ट्रेशन के प्रभाव द्वारा हो, इश्योरिस देने का काम तो करती है, लेकिन जब कोई कैलेमिटी होती है, तब इश्योरिस कंपनियों का रवैया बहुत दुर्भाग्यपूर्ण होता है। वित्तमंत्री जी ने जिस तरह का बजट पेश किया है, अर्थव्यवस्था का नियोजन किया है, सरकार के खजाने में जिस तरह से पैसा लाए हैं उसके लिए मैं उनको मुबारकवाद देता हूँ। स्वाई जी ने जो बात कही है कि क्या सरकार इस साल भी उसी तरह से पैसे इकट्ठा कर पाएगी जो उसका अनुमान है, क्या उसी प्रकार से डेफिसिट को कम रख पाएगी जो उसका अनुमान है, क्या उसी तरीके से उसका खजाना भरा रहेगा जो उसने अनुमान किया है, तो मैं इतना जरूर आश्वासन देना चाहता हूँ कि वित्तमंत्री जी के बारे में मेरा जो अनुभव रहा है कि साल दर साल उनके अपने अनुमानों से ज्यादा पैसा आया है, जितना डेफिसिट उन्होंने समझा, उससे कम डेफिसिट रहा है, इस साल भी उनको वही प्रतिक्रिया मिलेगी। इस साल के अंत में चुनाव आने वाले हैं, उससे पहले वित्तमंत्री जी को एक और वोट ऑन एकाउंट लाने का मौका मिलेगा, उस समय भी सरकार की प्रोग्रेस देखने का मौका आपको मिलेगा। इसी के साथ वित्तमंत्री जी आज एक समस्या महंगाई के रूप में हमारे सामने आई है।[\[R35\]](#)

आपने जिस प्रभावी रूप में डिबेट में इंटरवीन करके बताया कि आप क्या कदम उठाने वाले हैं, तो मेरा आपसे विनम्र निवेदन है कि जब वे कदम आप उठाएं, तो उनकी दुंदुभि जरूर बजाएं, क्योंकि यह बहुत जरूरी है। इससे लोगों में ट्रस्ट आएगा और उनके मन में कांफिडेंस पैदा होगा कि जब भी यह सरकार कुछ कहती है, तो वह अपनी बात पर कायम रहकर उसे करती भी है।

इन्हीं शब्दों के साथ मैं इस फाइनेंस बिल का समर्थन करते हुए अपनी बात समाप्त करता हूँ।

SHRI RUPCHAND PAL (HOOGHLY): Sir, we are almost at the fag end of the Budget Session and the different phases of the budgetary exercise are going to be concluded by the adoption of the Finance Bill. I had made some critical observations when I participated in the General Discussion, about the inadequacies in the whole approach of the Government. I had commented that the basic constraint is the mindset of the hon. Minister of Finance who is more guided or rather obsessed with the new liberalised economic policy which he wants to pursue in India. The more he is vigorously pursuing those policies, the Congress Party as such is getting alienated. It is being reflected in the political arena in the different election results and otherwise also.

We have been trying to prevail on the Government that they should have taken a lesson from those who are sitting in the Opposition, who had been revelling on the concept of 'India Shining' while the 82 per cent was the 'suffering India' and the result had been what you see today, that is, the UPA Government came and the NDA Government had been thrown into the dustbin of history, what they are now.

We had made some concrete suggestions. We are happy that some of them have been noted. We are disappointed that some of the major recommendations made to the Government are yet to be addressed properly. For example, the burning issue is inflation. I am not speaking about the imperfections in the measurement and whether the Government has set up any Committee to take into account the cess basket for stretching the thing and how the CPI and WPI are unrelated and whether the suggestion is not being taken into account, although it is more than 55 per cent of our GDP. That is a different issue.

What I want to say is that we have been discussing it. We had a very good, structured debate on the price rise, particularly rise in the prices of essential commodities, food articles and the Government has been repeatedly saying two things. One is that it is an international phenomenon, that even in the United States, even in Japan, food ration is there and it has happened because of the

diversion of the agricultural land to bio-fuel etc.

The other day I was reading an article in the *New York Times* where they have been saying that the single criminal in the whole development is the speculative trading. Daily, if we take into account in terms of rupees, more than Rs. 40 lakh crore are being invested and being used in the speculative market. This is eight times more than our annual Budget, if you calculate on an average.

Our economy is not decoupled, after all. We have seen how the sub-prime crisis is affecting, how the food crisis is affecting, etc. So, the Government is saying that the food crisis, inflation, etc. are an international phenomenon. It is an old story. Whenever there was any difficulty it was considered to be an international phenomenon. Terrorism was considered as an international phenomenon; pollution is considered as an international phenomenon. Today, you cannot escape with that, if you say that there has been good rains etc. Only yesterday the advance estimates say that it will be around 227 million or a little more. [\[k36\]](#) It is a good profit. Naturally, the expectation is that inflation is going to be curbed, but still we are seeing that the prices are where they were.

We have been repeatedly saying that there has been a unanimous recommendation of the Mini Parliament, that is, the Standing Committee on Food, Consumer Affairs and Public Distribution. They have stated that these are the 25 articles, which should not be allowed to be traded in the commodities market. They are saying that the Abhijit Sen Committee has been set up, and the Abhijit Sen Committee has not commented specifically on it. They have only said that the ban should continue in respect of *tur*, wheat, rice, etc. But I am told that there has been no concrete reference to the Committee about the problems that we are facing. If I am mistaken, then I would be happy to be corrected. This is the Report available. The Abhijit Sen Committee had submitted the Report three months back, but this Government â€¦ *(Interruptions)*

SHRI P. CHIDAMBARAM : No, it is not correct.

SHRI RUPCHAND PAL (HOOGHLY): You can deny it, and I may be mistaken.

SHRI P. CHIDAMBARAM : I am only saying that it is wrong.

SHRI RUPCHAND PAL: I am open to correction, but still it is admitted worldwide that it is speculative trade. I fully agree with the hon. Finance Minister -- when he referred to the new situation in Delhi -- that the traders have been saying that we would not lift any more and we shall contribute more in the market, and they are supported by some political parties. *...(Interruptions)* I fully agree with you that speculation, hoarding, black-marketing are State subjects, and the State Government has a role in it. The Central Government has all along been saying this. But what I want to say is that the Central Government must be very clear about the specific unanimous recommendation of the Mini Parliament -- cutting across political lines -- that these are the 25 agricultural and food articles that should be kept out of the purview of the commodities exchange.

Secondly, we have been repeatedly saying that the complex price situation is being further compounded because of this Government's oil pricing. Here also, it is not that the CPI(M) is only saying this or a section of the Left is only saying this. I have a copy of the unanimous Report of the Standing Committee. I am depending on the Report of the Mini Parliament, which has stated that the Government had collected a lot, that is, more than Rs. 40,000 crore as revenue and the Government need not continue any more. We have written that the customs duty should be nil, and the excise duty should be reduced further instead of increasing it, and it should be specific instead of being *ad valorem*. The oil sector should not be considered as a milching cow. This is our philosophy, and that is the philosophy of this Committee that unanimously recommended it. It is on 'pricing of petroleum products', Ministry of Petroleum and Natural Gas, Sixth Report, Lok Sabha Secretariat, Standing Committee, Fourteenth Lok Sabha. This Government says that we are heavily depending, particularly, on the unanimous recommendations of the Standing Committee, but we are repeatedly asking you as to why you are not listening to this as it can have a sobering effect on the market, that is, if you address this particular issue regarding customs.

As regards the excise issue also, some welcome measures are there. For example, we have been demanding that the excise on essential medicines should be reduced, and we are happy to note that it has been done. Further, in one or two cases, our demands on issues involving public interest have also been addressed. [\[r37\]](#)

14.00 hrs.

Reduction of CENVAT is a welcome measure but that is not enough. That is not very helpful. The Government needs to have consider the situation afresh. It seems there is a feeling in the Government that the States are sitting over huge amounts of revenue after the introduction of VAT. This is not the situation. The State Governments have their own problems. The Sixth Pay Commission's report is yet to be implemented. We know what has happened following the implementation of the recommendations of Fifth Pay Commission. Some of the States had gone bankrupt rather and they could not pay the salaries of

their own employees. So, naturally we have been saying that your Budget lacks transparency.

A lot of important items like subsidies and borrowings have been kept out of the Budget. Reckless borrowing and interest payments is a complex area. I have already commented upon what the Government has done on loan waiver and so I am not going to repeat it. In the Supplementary Budget, a provision of only Rs.10,000 crore has been made and it is said that the rest of the money would be provided in a staggered manner year after year which will continue beyond the next general elections. People do not have any idea about the Government borrowings. Whenever the Government runs into a problem, it borrows.

If you look at the various components of the Budget, about 75 per cent of it is pre-determined. There is hardly any scope for manoeuvring. In such a situation, there are some basic issues which have to be taken into consideration. We have been talking about the long-term capital gains. But the Government is sitting tight and saying that they cannot go away. That is because in that case some of their friends will be very unhappy. We have been insisting on this and the Government is also agreeable to it. We know the situation with regard to the Double Taxation Avoidance Treaty with Mauritius. I have been a member of the Stock Markets Scam Committee. I remember that recommendation. We had taken evidence on this. We had been told how our own money is coming back to us through the Double Taxation Avoidance Treaty with Mauritius. Our own money is going abroad and our own money is coming back but no tax is being paid on it.

You may have noted that our billionaires are paying less amount of tax than our common people. We have 55 billionaires which means that they have with them Rs.4,000 crore. They are paying less tax. There are people like Persons of Indian Origin and Non-Resident Indians. We have a huge corpus of foreign exchange. I do not know the exact figure as of date but it may be 311 billion or maybe more. What to do with that? We are serving the American Treasury in their crisis. Our own senior citizens put their money in. Once they are encouraged to go to the share market where they burn their fingers; and then they are asked to put their money here and there and are taxed heavily. I am happy that at least the limit of personal income tax has been raised in respect of senior citizens and women which is a welcome step. In these days of high inflation, these are the people - the pensioners, the senior citizen, the womenfolk, the common people - who are suffering. But, the billionaires are not paying their taxes.

Strange things are happening. I asked a question long back. I repeatedly tried, maybe four times, to know as to how many people in our country mention in their annual returns that they have an annual income of more than Rs.10 lakh.[\[KMR38\]](#)

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): I have given the answer.

SHRI RUPCHAND PAL : You have given the answer repeatedly and I have been asking that question repeatedly because no one with an iota of common sense will accept the reply.

SHRI P. CHIDAMBARAM: That number is small, I agree, but do you agree that after this Government came that number has sharply increased and we are collecting more taxes and more people are disclosing an income of more than Rs.10 lakh? That number is still small but I have made efforts in the last four years and the number has dramatically increased. I will give you the correct number when I will reply to the discussion.

SHRI RUPCHAND PAL : I know that repetition by people like us has at least yielded some result. I can say that at least it has yielded some result. But if you look at the expenses being made, in single night in some hotel lakhs and lakhs of Rupees are being spent for marriages. The Government says that it has no wherewithal, commercial intelligence, of course.

After the introduction of PAN and the use of PANâ€¦..

SHRI P. CHIDAMBARAM: Since it is available now, let me give you the number. Sir, when this Government took over the number of individuals declaring an income of more than Rs.10 lakh was 97,412 and I had said that it was less than one lakh. Numbers for the year 2007-08 are not available but 2006-07 assessment year, that is 2005-06 financial year the number is now 1,77,051. By 2007-08, assessment year 2008-09, I have no doubt this number will be even larger. Therefore, I agree it has nothing to do with the efforts we have made but it is because of Shri Rupchand Pal and his team.

SHRI RUPCHAND PAL : I do not say like that. Let it be taken as the success of the hon. Finance Minister and his team but at least discredit may be given...*(Interruptions)*

SHRI KHARABELA SWAIN : You are lucky. The income was less.

SHRI P. CHIDAMBARAM: Income was less because growth was also less in your Government. That was the reason. The growth was averaging 5.3 per cent for five years. For six years growth was 5.8 per cent and income was less. In our Government the average growth is 8.8 per cent, more income and, therefore, more tax.

SHRI KHARABELA SWAIN : You yourself have admitted that it is because you have inherited a very good economy. You may see what your successor will do.

SHRI P. CHIDAMBARAM: My successor will also be from the Congress Party.

SHRI RUPCHAND PAL : I also compliment the hon. Finance Minister on another issue that is the direct tax today is more than the indirect tax. This is a great achievement and I fully agree with it. . Indirect tax actually hurts the poor, the common people. He had been making every endeavour with all his limitations. First limitation is the mindset and obsession. Second limitation is his team. I shall come to that.

SHRI P. CHIDAMBARAM: Second limitation is mindset and the first limitation is Shri Rupchand Pal.

MR. DEPUTY-SPEAKER: He has rather encouraged you.

SHRI RUPCHAND PAL: I shall come to that later on. This Government has been trying to improve the tax administration. I can refer to one observation made by this year's Standing Committee that this Government has miserably failed to complete the computerization programme. It was estimated at Rs.251 crore and was to be completed by June 2006, as far as I remember. It is 2008 now and computerization has not been completed. There has been inordinate delay in this regard. Complete computerization could have helped. There are inadequacies in PAN also. I had repeatedly asked about the software because there has been some inadequacy in the software itself. [\[R39\]](#)

Huge expenses have been incurred already. There are more than 13 lakh double PAN cards. Many of them are being misused for several purposes. Now the Government says that we should make them biometric. It is a good thing. But even before that, the computerisation programme needs to be completed.

In certain levels, there are continuing vacancies and the Government has not addressed some small and minor problems. Take for example recruitment rules for customs. For the lack of recruitment of Inspectors and Superintendents, they are stagnating. I am not going into all the details but I am giving you some of the details. For example, the Sepoys in customs are trained with guns at par with Constables in CISF and CRPF. But they are not considered as Constables. It is a wastage of human resource. Our trained people in the customs are repeatedly saying that. I had also written some letters but I do not know whether you have received them or not. I have made some positive suggestions about vacancies in the Income Tax Department, for having promotion policy, etc. The situation has improved but it is not adequate. So, there is a grievance. If you reduce the number of people, then only with machine, you cannot earn revenue. The Department of Revenue should be given a more sympathetic consideration because they are contributing to your kitty.

Now I am coming to the anomalies in the taxation system. I have a lot of examples but I would give two glaring examples. In the matter of corporation tax, suppose a private oil company has produced certain quantum of oil and similar quantum has been produced by a public sector company like Indian Oil or ONGC. The glaring disparity is that the public sector company will have to pay more in the form of tax than the private sector company. This is because you had promised to have a tax code. The Kelkar Committee report has recommended some exemptions. You have been advocating that such unwanted and unreasonable exemptions should not be there. In the corporation tax also, we do find that the statutory obligation is of the order of 33 per cent but the effective rate comes to 20 per cent. But the public sector undertakings are put at a disadvantage and there is a report that the public sector oil companies are paying more in the form of corporation tax than the private sector companies. You can enquire and tell me. I can give you the details. I have the details with me. I am not wasting the time of the House.

There is another glaring example and this is a more glaring example. The marketing companies in the oil sector say that they are losing about Rs.70,000 crore to Rs.72,000 crore. There is a formula of sharing between the refineries, marketing companies, the Government and the consumer. The ONGC which has been instructed by the Government is suffering because of that share. The Department of Income Tax had imposed a tax of Rs.1700 crore annually. [\[R40\]](#)

It will continue. Why should it be so? The Public Sector Undertakings are acting at the instance of the Government. Another wing of the Government, namely, the Income Tax Department is imposing tax irrespective of the instructions of the Government. I can

give all the other details. The Minister knows about it and perhaps he knows better than me. This is a current issue.

Sir, I would like to give another example here. The Government says that it would give duty concessions to certain refineries who would complete their projects around 2008-09. The Public Sector Undertakings those who would be able to complete their projects before time would not get the concessions, but if any private industry is able to complete their refinery projects before time they would enjoy this concession. This is discrimination. Our Public Sector Undertakings are quite capable of competing with the best in the world, not just with the best in this country. But there should be a level-playing field. There should be real autonomy at the Board level. We do find that the independent Directors, I am criticising this Government, as per SEBI rules, clause 43, are approved by the Government. Government asks the Public Sector Undertakings to pay 20 per cent dividend. They do not care about the decision of the Board. Now if a Public Sector Undertakings say that it is a Navaratna company and how could the Government interfere with them, the Government says that your Board has not been constituted so far because you have no independent Directors. The company comes up with the argument that it is the Government who has not provided the independent Director so far. It is a strange scenario. The Government himself creates a situation whereby the Board is not formed, autonomy is not there and then the Government himself accuses the company saying that they have not got a full-fledged board functioning and so the Government can dictate them. So, the situation is that where there is money they are diverting the money and getting it back through the Mauritius route and in the process minting money. That is the money of this country. The patriots who are serving this nation is our Public Sector Undertakings. These are the anomalies and I am drawing the attention of the Government to these anomalies. Moreover, this is not my comment. This is a comment made by one of the Chairmen of one of the most prestigious Public Sector Undertakings. This is what is happening. There is discrimination in the matter of taxation.

Sir, I would like to refer to another point and that is about the electronic sector. I had the occasion to visit some of the Public Sector Undertakings in Jaipur in Rajasthan. They have done an excellent research work. They have been saying that when they were to import raw materials they were subjected to a certain amount of tax, but the finished goods that were being imported were cheaper. In that case, who should buy their products? I am happy that some of these issues have been addressed this year. I fully agree to that. But there are so many other areas where our people engaged in the small scale industries are at a disadvantage and cannot really compete with others. Only providing them with a relief of Rs. 1.5 lakhs is not enough. The Government is not giving them the level-playing field. [\[R41\]](#)

Now let me come to charitable trusts. I welcome them and I fully appreciate them. The definition of charitable trusts is there. Many big companies are making commercial activities and training activities, and calling them charitable. I fully endorse the view but still, there are charitable institutes where there may be a mix-up. For example, there are women organisations. They produce something that is basically charitable and at the same time, they are selling some products. They are internationally reputed NGOs which are profit-making and at the same time, the money is not being owned by anyone. It is going for the organisation only, the non-profit organisation. It is true that there is a commercial activity.

Then about educational institutions, I am not saying anything.

MR. DEPUTY-SPEAKER : Shri Rupchand Pal, I want to know whether you have got another member who will take part in the discussion. You have taken more than half-an-hour.

SHRI RUPCHAND PAL : I have not given any other name. I am not very sure whether the hon. Minister will be here or not. *...(Interruptions)*

About the package software and the customized software, I would say the concessions, STPI and others, should be given beyond 2009. One is equating package software with the customized software. I think the Government should have re-look about it. I know the complex situation and the problem existing.

SHRI P. CHIDAMBARAM: Why should we have a re-look? Give reasons.

SHRI RUPCHAND PAL : It is because in some cases like research institutions and others, they need a dedicated sort of customized software and they are costly. But they are not much in number but it will involve huge amount of money particularly with the research institutes. You can exempt the research institutes. That will be good. Research in relation to industrial growth and all that can be exempted. I am told that the Minister for Information Technology had made a public comment about the concessions for the small IT sector and that they are suffering. Because of the rupee appreciation, the exporters particularly the small ones are suffering. I would urge upon the Government that the concessions can be allowed beyond 2009, as has been

reported, but particular attention must be given to the small and medium IT companies.

SHRI P. CHIDAMBARAM : Such IT exemptions should not be extended. ...(*Interruptions*)

SHRI RUPCHAND PAL : It is all right. But there are areas where there is no contradiction. A good number of Members have raised it. You look at it in the domestic interest, particularly the small and the medium companies.

I have to say one point about the advance tax and the refund. The Standing Committee has made an observation about bogus refund and how much bogus refund is involved.

I will come to advance tax now. Suppose someone has, in a particular assessment year, Rs. 50 crore as due. He will deposit Rs. 75 crore as advance tax which is more than that because the listed companies, by the amount of advance deposits, want to glorify their status in the disclosure form so that the investors may be duped that such is the status of the company. This is one observation made by a stock exchange expert and he has mentioned something. I can privately tell you the names of people who are paying huge advance tax which is not due to them. They know that they will get the refund. On these two points, the Standing Committee has made some observation. The recent instruction by the SBI to deduct TDS, irrespective of the fact that whether forms 15(a) or 15(g) has been submitted or not and the eagerness with which the SBI is doing it in respect of senior citizens also, [[MSOffice42](#)] should be looked into.

Let me come to Non Banking Financial Companies. Deposit mobilisation is being done. It is being seen that deposit is not very significant. So, there is one view that they should not be allowed any more, particularly the residuary companies. The Finance Minister knows what I mean. But when it is being done, some innovative way must be found out so that employees involved in them are protected. The Finance Minister knows what I mean. The Finance Minister must be remembering I had taken some of them to meet him. So, NBFC is another area which should be looked into.

SHRI P. CHIDAMBARAM : You mentioned residuary companies.

SHRI RUPCHAND PAL : I mentioned both. They came to you.

Let me come to cooperatives. Cooperatives have approached me and said that their issues should be sympathetically considered. I am appealing to the Finance Minister to do something.

Let me come to my last point, which is on the price rise. I think this Government will take into consideration this most important issue. We have given four suggestions with regard to price situation. The Government must understand how serious we are on the issue of price rise. I strongly believe that this Government will positively respond to our demands so that the people on the other side who want to create confusion may not have any opportunity to confuse any further.

MR. DEPUTY-SPEAKER: Shri Rupchand Pal, you have given good suggestions.

श्री मोहन सिंह (देवरिया) : उपाध्यक्ष महोदय, जब यह संसद वार्षिक बजट को एक तरह से कंसेन्ट दे चुकी है तो वित्त विधेयक को पास न करने देना, मैं समझता हूँ कि सदन के हित में नहीं है और सरकार तथा देश के हित में भी नहीं है क्योंकि वित्त विधेयक वित्तीय प्रबंधन के सिलसिले में होता है। यदि देश के कामों को करना है तो सरकार को पैसा खर्च करने की इजाज़त होनी चाहिए। संसद एक बड़ी संस्था है जिससे सरकार को यह इजाज़त लेनी पड़ती है। इसलिए इजाज़त लेने की परिपाटी में सरकार वित्त विधेयक के ज़रिये संसद के सामने आती है। अभी तक मैंने इतिहास में नहीं पढ़ा है कि विरोध होने के बावजूद वित्त विधेयक को संसद ने स्वीकार किया हो। 12वीं लोक सभा में मैं था। सरकार के खिलाफ अविश्वास आ चुका था। सरकार त्यागपत्र देने को तैयार थी लेकिन राष्ट्रपति जी ने आदेश दिया कि वित्त विधेयक पास करा लो तो त्यागपत्र स्वीकार कर लेंगे। सरकार सदन के सामने आई और सर्वसम्मति से सदन ने उस वर्ष के वित्त विधेयक को पास किया। इसलिए मेरे विरोध करने का कोई फ़ायदा नहीं है। वित्त विधेयक तो पास होना ही है,

परिपाटी ऐसी रही है। हम कुछ सुझाव वित्त मंत्री जी को देना चाहते हैं।

सबसे बड़ी बात यह है कि सरकार उत्साहित है कि सरकार को टैक्स कलैक्शन के मामले में, अभूतपूर्व सफलता मिली है। जब कारोबार देश में बढ़ता है, उसका विस्तार होता है तो अपने आप कर की उगाही होती है, यह शाश्वत नियम है किसी भी देश की अर्थव्यवस्था में। इसमें कोई दो राय नहीं कि हमारे देश का कारोबार बढ़ा है लेकिन अभी थोड़ी सी नॉक-ऑक में वित्त मंत्री जी ने किसी पुरानी सरकार का हवाला दिया कि भारत की तरक्की की जो रफ़्तार तब साढ़े छः फ़ीसदी थी, साढ़े सात फ़ीसदी थी,

वही तरक्की की रफ़्तार साढ़े आठ फ़ीसदी हमारे ज़माने में हो गई। यह बात ठीक है, लेकिन किसी भी देश की आर्थिक तरक्की की रफ़्तार को उस देश में बढ़ती हुई मुद्रास्फ़ीति की दर के रिलेशन से काट कर नहीं आंका जाना चाहिए। जब हमारे देश की साढ़े पांच, साढ़े छः एवं साढ़े सात फ़ीसदी आर्थिक तरक्की की रफ़्तार थी तो मुद्रास्फ़ीति की दर दो फ़ीसदी से चार फ़ीसदी के बीच में कैद थी तो उस युग की साढ़े सात फ़ीसदी की रफ़्तार की प्रशंसा की जानी चाहिए, उसे अच्छा माना जाना चाहिए।

महोदय, साढ़े आठ फ़ीसदी की रफ़्तार हो गई और साढ़े सात फ़ीसदी का इन्फ़्लेशन हो गया। उस हिसाब से तरक्की की जो रफ़्तार है, किसी भी व्यक्ति को यह स्वीकार करना पड़ेगा कि जैसी रफ़्तार होनी चाहिए, उस हिसाब की नहीं है। मूल बात यह है कि सरकार को इन्फ़्लेशन की रफ़्तार को अरेस्ट करने के जो भी उपाय संभव हैं, वे करने चाहिए। नेहरूवियन कोटा राज के खिलाफ़ लेखा लिखने में, इंदिरा गांधी के रिस्ट्रिक्टेड फ़ाइनेंशियल पॉलिसी के खिलाफ़ लेखा लिखने में 15 वर्ष लगाए। आज जब छापा मारने चलते हैं

तो पूछा जाता है कि यह जो इंदिरा गांधी और जवाहर लाल के रिस्ट्रिक्टेड फाइनेंशियल पॉलिसी के खिलाफ 15 साल लेख लिखवाया, उसका आज की तारीख से जोड़ कहां निकलता है।

महोदय, मैं ऐसा मानता हूँ कि मुक्त अर्थव्यवस्था में भी सरकार के पास कुछ नियंत्रण और अंकुश लगाने के हथियार सरकार के हाथ में होने चाहिए। दोनों स्थितियों में एक साथ चलाना है, यह हमने इस बार देख लिया। दो-चार दिन हाथ-तोबा हुई, लेकिन धीरे-धीरे जब चीजों के दाम बढ़ जाते हैं तो लोग उसी हिसाब से किसी भी चीज को खरीदने के अभ्यस्त हो जाते हैं और उनका जब अभ्यास हो जाता है तो वे हत्ला मचाना बंद कर देते हैं, तब सरकार भी निश्चित हो जाती है। इस बार भी जरूरी चीजों के दाम बढ़ने की जो रफ्तार बढ़ी, उसका भी हथू उसी तरह का होने जा रहा है। जिसका नतीजा यह होगा कि देश की बहुसंख्यक आबादी घोर दरिद्रता की तरफ कदम-दर-कदम बढ़ती चली जाएगी। सरकार को इस बारे में बहुत गंभीर मंथन करने की जरूरत है। टैक्स देने वालों का दायरा बढ़ा है, यह निर्विवाद बात है। जितने लोगों ने अपने देश में पैस नम्बर बढ़ाया है, टैक्स उसके एक-चौथाई देते हैं। लोगों ने पैस नम्बर तो ले लिया कि कोई भी बैंक का ट्रंजेक्शन बिना पैस नम्बर के नहीं होगा। चार करोड़ लोगों ने पैस नम्बर लिया, लेकिन केवल एक करोड़ लोग ही रिटन फाइल करते हैं। इन एक करोड़ लोगों का तादाद कैसे बढ़े, इसके बारे में सरकार को युक्ति निकालने की कोशिश करनी चाहिए, क्योंकि हमारे देश में ब्लैक मनी जबरदस्त है। ब्लैक मनी को कैसे नियंत्रित किया जाए, इसके लिए चार साल से सरकार यही कह रही है कि उसका जवाब केवल टैक्स रिफॉर्म है। बेशक सरकार ने टैक्स रिफॉर्म से ब्लैकमनी जेनरेशन की रफ्तार को रोका है और उस तेजी से रोका है, जिस तेजी से आजादी के बाद हमारे देश में कालाधन बढ़ रहा था। पिछले चार-पांच वर्षों में उस तरह के काले धन के बढ़ने की रफ्तार कम हुई है, लेकिन जो कुछ भी अंतरराष्ट्रीय संस्थाएँ हमारे देश की अर्थव्यवस्था के बारे में जांच करती हैं, उनका कहना है कि ब्लैकमनी की एक सामान्य अर्थव्यवस्था भारत में चल रही है। हम अपने देश में सीधे-सीधे जितना कारोबार धन का करते हैं, करीब-करीब उतना ही अंदर-खाणे व्यापार होता है, जिस पर सरकार को कोई टैक्स नहीं मिलता। उसी को ब्लैकमनी कहते हैं। ऐसा कहा जाता है कि इस देश में सामान्य अर्थव्यवस्था ब्लैकमनी की है। सरकार की रणनीति दोहरी होनी चाहिए। हमने टैक्स रिफॉर्म से ब्लैकमनी जेनरेशन की रफ्तार को अरेस्ट किया, यह बात ठीक है, लेकिन हमारे देश में जो बची हुई ब्लैकमनी है, उसे बाहर करना, बाजार में लाना भी एक रणनीति है और उसके लिए सरकार ने पिछले चार वर्षों में कोई कारगर नीति नहीं अपनाई, यह मैं कहना चाहता हूँ।[\[s43\]](#)

उपाध्यक्ष महोदय, [\[r44\]](#) इस समय रीयल एस्टेट का कारोबार सबसे ज्यादा तेजी से बढ़ा हुआ है। नीचे से लेकर छोटे-छोटे करबों और गांवों में, यदि सड़क के किनारे की जमीन है, तो उसकी कीमत 10 लाख रुपए कहे और 15 लाख रुपए कहे हो गई और उसकी रजिस्ट्री 1 लाख रुपए के भाव से होती है। इस प्रकार से देखें तो प्रत्येक कच्चा 10-12 लाख रुपए ब्लैक मनी के रूप में जनरेट हो रहा है। रीयल एस्टेट का कारोबार, आज की तारीख में सबसे चमकदार कारोबार है। आज यह ब्लैक मनी जनरेशन का सबसे प्रमुख धंधा है। इसकी ब्लैक मनी को रिस्ट्रिक्ट करने के लिए, सरकार की क्या नीति है, इसके बारे में सरकार को बताना चाहिए?

महोदय, हमारे देश में सोना, बहुत तेजी से और जबर्दस्त तरीके से महंगा हो रहा है, लेकिन उसकी खपत कम नहीं हो रही है, क्योंकि ब्लैक मनी जनरेट करने के लिए, अपने काले धन को छिपाने के लिए, ज्वैलरी और जैम्स दूसरे सबसे बड़े माध्यम हैं। इसकी ब्लैक मनी को रोकने के लिए सरकार की क्या नीति है, सरकार को इसका खुलासा करना चाहिए और इस दृष्टि से सरकार को कदम उठाने चाहिए?

महोदय, हम चौथी बात कहना चाहते हैं कि हमारे देश में मनी की जो प्राइवेट लैंडिंग है, उसका कारोबार बहुत जोर से बढ़ा हुआ है। उसका कारण है कि हमारे जितने व्यावसायिक बैंक्स हैं, वे देश के गरीबों की जरूरतों को पूरा नहीं कर पा रहे हैं। जब श्रीमती इंदिरा गांधी ने हमारे देश में बैंकों का राष्ट्रीयकरण किया, तो उसके पीछे तर्क सिर्फ इतना था कि बैंक जनता के करीब नहीं हैं। बैंकों की जो सोशल रेस्पॉन्सिबिलिटी है, उसे वे पूरा नहीं करते, केवल मुनाफा कमाना इनका काम है। इसलिए बैंक जनता के निकट चले जाएं, इसके लिए बैंकों का राष्ट्रीयकरण करना बहुत ही जरूरी था। मैं ऐसा समझता हूँ कि राष्ट्रीयकरण के बाद बैंक, जनता से और थोड़ी दूर पहुंच गए हैं। कोई भी बैंक गांवों में जाने के लिए तैयार नहीं है और इसीलिए आप देखेंगे कि प्राइवेट लैंडिंग ग्राम स्तर पर बढ़ी तेजी से फैला है।

महोदय, राधाकृष्ण कमेटी, जिसके आधार पर किसानों के कर्ज की माफी की गई, उन्होंने स्वयं स्वीकार किया है कि इस देश में बैंकों, कोऑपरेटिव बैंकों और नाबार्ड वनैरह का जितना किसानों पर कर्ज है, उससे अधिक कर्ज निजी मनी लैंडर्स का है और उससे मुक्ति कैसे दिलाई जाए। सरकार ने उससे मुक्ति दिलाने के उपाय करने के बजाय, हमने अखबारों में महाराष्ट्र से भारत सरकार के एक जिम्मेदार मंत्री का बयान पढ़ा, जिसमें उन्होंने सामूहिक तौर पर कहा, जिस पर मुझे बहुत अफसोस हुआ कि इतनी बड़ी सरकार के एक महान् मंत्री बयान दे रहे हैं कि 'हम किसानों से अपील करते हैं कि मनी लैंडर्स से जितने पैसे लिए हों, किसान उनके कर्ज की भरपाई न करें।' यह किसी सरकार का वक्तव्य नहीं हो सकता।

महोदय, सरकार का कर्तव्य होता है, सरकार के मंत्री का कर्तव्य होता है कि इस तरह की परिपाटी को हम कैसे रोकें, उसके लिए कानून बना हुआ है और उसके लिए कानून है कि हमारे देश में 150 वर्षों से साहूकारी का कानून है। उसे रिपील करने के लिए आप क्या कर रहे हैं, उसे खत्म क्यों नहीं करते? इस देश में किसी भी कीमत पर प्राइवेट लैंडिंग प्रतिबन्धित रहेगा, इसके लिए कानून क्यों नहीं बनाते हैं और यह करने के बजाय जिम्मेदार मंत्री बयान दे कि यदि निजी व्यक्ति से तुमने कर्ज लिया है, तो उस कर्ज को अदा मत करो। अगर कर्ज को अदा न करो, तो जैसे व्यावसायिक बैंकों ने किया कि उनका जितना बकाया पैसा था, किसी माफिया को उन्होंने बेच दिया। 10 लाख या 15 लाख रुपए बकाया है, तो उस बैंक ने माफिया को 5 लाख रुपए में बेच दिया, जो उसका मूल धन था और माफिया ने डंडा लेकर गाड़ी रोक ली, उनको मारा भी, उनके घर में घुस गए, सब सामान उठा लाए। वित्त मंत्री को इस सदन में बयान देना पड़ा कि इस तरह के असामाजिक तत्वों के जरिए यदि पैसा वसूली का वे कार्यक्रम करेंगे, तो ऐसे किसी भी बैंक के खिलाफ हम कार्रवाई करेंगे।

माननीय कृषि मंत्री जी का यह बयान क्या जाहिर करता है, यही जाहिर कर रहा है कि प्राइवेट मनी लैंडर्स भी इसी तरह के गुंडे पालें और जो उनका ऋण नहीं देते हैं, उन गुंडों के माध्यम से जबर्दस्ती वे अपने ऋण की वसूली करें, क्योंकि आपने तो उन्सहित कर दिया कि उस कर्ज को मत दो। प्राइवेट मनी लैंडर को तो अपने कर्ज को वापस लेना है, तो फिर गांव-गांव में झगड़े होंगे, मारपीट होगी। इसलिए हम कहना चाहते हैं कि इसके बारे में सरकार विचार करे कि हमारे देश में किसी भी कीमत पर प्राइवेट मनी लैंडिंग बन्द होनी चाहिए।

महोदय, अगली बात मैं कहना चाहता हूँ कि हर कीमत पर, किसी भी हालत में, जैसे पुरानी प्रथा थी, अब हमने उसे खत्म कर दिया, एक जिले का एक लीड बैंक होता था। जो नेशनलाइज्ड बैंक थे, उनकी जिम्मेदारी होती थी कि वे एक जिले के विकास के सारे कामों को करें। मैं ऐसा समझता हूँ कि उस समय के लीड बैंक के इस कार्य को नए सिरे से शुरू किया जाए और हर बैंक के लिए इस बात को अनिवार्य किया जाए कि उसकी एक ब्रांच 10 हजार की आबादी पर और उस बैंक का एक टेबल ऑफिस 5 हजार की आबादी के हर गांव में किसी भी कीमत पर खुलेगा। [\[r45\]](#)

इसे दो साल और तीन साल का प्रोग्राम बनाकर सरकार को इम्प्लीमेंट करना चाहिए, यह बात रिप्लैवट होती है। भारत सरकार ने बड़ी तेजी से जो कर्ज माफी की घोषणा की, इस सदन में तातियां बर्जी, बाहर वाहवाही हुई और यू.पी.ए. सरकार के प्रधानमंत्री से लेकर इनकी अध्यक्ष तक ने कहा कि इसकी शाबासी तूटने के लिए रैलियां करो। रैलियां की गईं, लेकिन उसका दृश्य क्या हुआ। इतना बुरा दृश्य, मैं ऐसा समझता हूँ कि आज तक किसी भी सरकार की इतनी बहुप्रचारित योजना का नहीं हुआ और सरकार कर्ज माफी करने जा रही है।

मैं माननीय वित्त मंत्री जी से आग्रह करूंगा कि वित्त विधेयक का जिस दिन वे जवाब दें, उस दिन उस जवाब में वे बतावें कि किस राज्य से कितना पैसा कर्ज माफी के लिए राज्य की डिमांड आई है। उपाध्यक्ष महोदय, मैं उदाहरण के तौर पर आपके जरिये कहना चाहता हूँ कि हिन्दुस्तान के सात राज्य पूर्वोत्तर के हैं, सबसे अधिक वहां विकास की जरूरत है, कर्ज माफी की घोषणा हो गई कि किसानों के कर्ज की हम माफी करेंगे, उसकी सूची बनाकर भेजो। सात राज्यों से 1100 करोड़ रुपये की मांग आई है। उत्तर प्रदेश इतना बड़ा राज्य है, 20 करोड़ के करीब उसकी आबादी है, हिन्दुस्तान का सबसे बड़ा राज्य है। वहां से मांग चार हजार करोड़ रुपये की आई है और महाराष्ट्र, जिसकी आबादी उत्तर प्रदेश की एक तिहाई है, वहां से मांग आई है, 12.5 हजार करोड़ रुपये की। अब इस तरह से महाराष्ट्र का 12.5 हजार करोड़ माफ, सात राज्यों का 1100 करोड़ माफ और उत्तर प्रदेश का चार हजार करोड़ माफ। इस तरह आपके पास देश में सिवा इसके कि राज्यवार झगड़ा खड़ा करावें और क्या रास्ता है। सरकार को एक श्वेत-पत्र प्रकाशित करने की आवश्यकता है कि महाराष्ट्र के किसान का कितने हजार करोड़ रुपये माफ होगा, आंध्र प्रदेश के किसान का 9 हजार करोड़ रुपये माफ होगा, तमिलनाडू के किसान का 11 हजार करोड़ रुपये माफ होगा और उत्तर प्रदेश के किसान का 4.5 हजार करोड़ माफ होगा, क्योंकि बैंकों ने पिछले वर्षों में इन बड़े राज्यों, जो प्रदेश देश के बड़े राज्य हैं, जैसे बिहार है, उत्तर प्रदेश है, झारखंड है, यहां कर्ज ही नहीं दिया, इनकी शाखाएं ही नहीं थीं, इसलिए आपकी कर्ज माफी पूरे देश में होगी तो उसका सबसे बड़ा शिकार क्या कर्ज माफी के इतने बड़े राज्य के लोग होंगे, उनके अन्दर असन्तोष पैदा होगा, इसलिए मैं सरकार को सुझाव देना चाहता हूँ कि 60 हजार करोड़ रुपये की कर्ज माफी को बदलकर राज्यवार राज्यों की आबादी के हिसाब से किसान विकास फंड के रूप में परिवर्तित किया जाये और इस पैसे को सभी राज्यों को उनकी आबादी के अनुपात में वितरित किया जाये। यह आज वित्त विधेयक की इस बहस के जरिये हमारी भारत सरकार से मांग है। वरना इस देश में रीजनेलिज्म पैदा होगा और राज्यों के बीच में झगड़े खड़े होंगे।

दूसरी अहम समस्या किसान की खाद की सब्सिडी की है। अभी जो भारत का वार्षिक आर्थिक सर्वेक्षण छपा, उसमें भारत सरकार ने स्वीकार किया कि 52 हजार करोड़ रुपया खाद की सब्सिडी के रूप में दिया जायेगा। बाद में राज्य सभा में एक सवाल हुआ तो वहां भारत के खाद मंत्री ने स्वीकार किया कि 30 हजार करोड़ रुपया दिया गया। एक दिन मैंने उनका वक्तव्य पढ़ा कि इस साल की खाद की सब्सिडी 90 हजार करोड़ रुपये हो जायेगी तो खाद की सब्सिडी पिछले वर्ष कुल कितनी है, इस पर अलग-अलग मंत्रियों के अलग-अलग बयान हैं। हम अंधेरे में हैं, इसलिए हम कहना चाहते हैं कि निजी क्षेत्र की बड़ी फैक्टरियां, जिनकी खाद को कोई किसान नहीं खरीदता, वे अपने फर्जी उत्पादन की बेलेंस शीट को दिखाकर भारत सरकार के खजाने को लूट रहे हैं, इसलिए मेरा सुझाव है कि जो खाद की सब्सिडी है, राज्य सहायता है, किसान की प्रति एकड़ देखकर भारत सरकार को किसान की हैसियत के हिसाब से इस खाद सब्सिडी को सीधे उन तक वितरित करे। यदि 90 हजार करोड़ रुपया किसानों को इस पूरे देश में बांट दिया गया तो मैं ऐसा समझता हूँ कि किसान की हालत काफी अच्छी हो सकती है।

दूसरी प्रमुख समस्या हमारे देश में पेट्रोलियम पदार्थों की है। पेट्रोल और डीजल के दाम कितनी तेजी से दुनिया में बढ़ रहे हैं, दुनिया में तेल के दाम 117 यू.एस.डॉलर प्रति बैरल हो गये। पिछली सरकार ने एक काम कर दिया था और वह काम किया था कि दुनिया में जो तेल के दाम घटेंगे या बढ़ेंगे, उसके हिसाब से भारत की कम्पनियां भारत में भी तेल के दाम को घटाएंगी और बढ़ाएंगी।[\[R46\]](#)

यदि वह सिस्टम अभी तक इस देश में चल रहा होता, तो पेट्रोल का दाम भारत में पचहतर या अस्सी रूपए प्रति लीटर हो गया होता और डीजल का दाम पचपन से साठ रूपए प्रति लीटर हो गया होता। यह एक विषम समस्या है। यह समस्या इसलिए है कि हम अपने देश की पेट्रोल की साठ फीसदी की जो कमी है, वह बाहर से आयात करके पूरा करते हैं। इस देश में तेजी से मोटर गाड़ियां बढ़ रही हैं। इतने जाम लग रहे हैं कि दस किलोमीटर की दिल्ली शहर में दूरी तय करने के लिए अगर आपमें ढाई घंटे का बल हो, तो ही आप उसे पूरा कर सकते हैं। एक हवाई जहाज लखनऊ से दिल्ली तीस मिनट में उड़कर आता है और दिल्ली के हवाई अड्डे के ऊपर डेढ़ घंटे चक्कर लगाता है। इस तरह से दो घंटे में दिल्ली से लखनऊ की यात्रा हवाई जहाज पूरा करता है। हमारे देश में कितनी पेट्रोल की बरबादी हो रही है, इसके बारे में हम नहीं सोचते हैं। हमारे देश का जो एक्सचेंज है, वह इसके ऊपर सब्सिडी देकर उसे पूरा नहीं कर सकता है।

महोदय, मैं भारत सरकार से मांग करना चाहता हूँ कि जैसे आपने मिट्टी के तेल की राशनिंग की है, वैसे ही पेट्रोल और डीजल की राशनिंग होनी चाहिए। जो थ्री-व्हीलर, टू-व्हीलर चलाने वाले या खेत में काम करने वाले छोटे किसान हैं, छोटे ट्रैक्टर वाले, अपनी मोटर चलाकर सिंचाई करने वाले, इन सबके राशनकार्ड बनाकर सब्सिडाइज्ड रेट पर डीजल और पेट्रोल को उन्हें दिया जाना चाहिए। बड़े लोग जिस रेट पर उसे लेना चाहें, उनके लिए भारत सरकार अपनी तरफ से छूट दे दे। इस देश के एक्सचेंज के ऊपर घाटा लगाने की कोशिश आप न करें।

दूसरी बात, हमारे देश में एक प्राइवेट पेट्रोल का मालिक है। उन्तीस हजार रिटेलर्स को इस देश में उस मालिक ने अपनी तरफ से लाइसेंस दे दिए कि रिटेल में भेजो। दस-दस, पांच-पांच या दो-दो करोड़ रूपए खर्च करके लोगों ने अपनी रिटेलेशप खोल दीं। उन्होंने कहा कि अब दुनिया में दाम बढ़ गए, इसलिए इस दाम पर हम आपको इसे नहीं दे सकते। बेचारे उन्तीस हजार रिटेलर्स अब भीख मांगने की स्थिति में आ गए हैं। भारत सरकार उनकी दशा पूछने के लिए तैयार नहीं है। पेट्रोल और डीजल की जो नीति है, उसके बारे में भारत सरकार को नये सिरे से सोचने की आवश्यकता है। मैं ऐसा समझता हूँ, यदि वित्तमंत्री जी हमारे देश के वित्तीय प्रबंधन को बहुत ही गंभीरता के साथ, क्योंकि मैं ऐसा मानता हूँ कि वे एक गंभीर वित्तमंत्री हैं, सारे वित्तीय मामलों को जिस गंभीरता के साथ वे सोचते हैं, बहुत मुश्किल से कोई वैसा सोचता होगा। इसमें केवल दिशा की बात है, यदि उनकी दिशा बदल जाए कि इस देश का जो सामान्य श्रेणी का आदमी है, जिसकी तादाद भारत में सबसे अधिक है और उसके हितों की रक्षा करना, किसी भी सरकार का प्रमुख दायित्व है, तो मैं ऐसा समझता हूँ कि इनके वित्तीय प्रबंधन की दिशा बदल सकती है।

मेरे इन थोड़े से सुझावों के साथ वित्तमंत्री जी को इस बात का आश्वासन देते हुए कि हम और हमारी पार्टी आपके वित्त विधेयक को जरूर पास करेंगी। इस देश की बढ़ती हुई महंगाई, बढ़ती हुई जरूरी चीजों की कीमतें, जैसे कि इस देश में बड़ा शोर हुआ कि इस्पात की कीमत बढ़ गयी। वित्तमंत्री जी ने जवाब दिया कि दुनिया में चीजों के दाम बढ़ रहे हैं, तो हमारे देश में भी बढ़ रहे हैं। जितने निजी क्षेत्र के उत्पादक हैं, वे किसी भी कीमत पर छड़ की कीमत को घटाने के लिए तैयार नहीं हैं। इसका नतीजा क्या हुआ? इसका नतीजा हुआ कि जितनी भी कंस्ट्रक्शन की एक्टिविटीज थीं, वे बड़ी तेजी से इस देश में प्रभावित हुईं। हमारे देश में दो करोड़ कंस्ट्रक्शन वर्कर्स हैं। हम कंस्ट्रक्शन एक्टिविटीज को बढ़ाने के इसलिए पक्षधर नहीं हैं कि थोड़ी सी कंस्ट्रक्शन कंपनियां इसका लाभ कमाती हैं, बल्कि हमारी नजर में दो करोड़ वे कंस्ट्रक्शन वर्कर्स हैं, जिनके घर में कंस्ट्रक्शन वर्क बन्द होने से रोजी-रोटी बंद हो जाती है। इन चीजों का सीधा प्रभाव इस देश के आम-आदमी के ऊपर पड़ता है। उस आम-आदमी को जिसको राहत देने की आप की प्रतिबद्धता थी, जिसके लिए आपका घोषणा-पत्र था, इसलिए उस आम-आदमी को राहत देने की दिशा में सरकार कुछ कदम बढ़ाये।

इन्हीं शब्दों के साथ मैं अपनी बात को विराम देता हूँ। धन्यवाद।

SHRI P.S. GADHAVI (KUTCH): Mr. Deputy-Speaker, Sir, I rise to express my views on the Finance Bill, 2008.

Sir, it was the hope of the common people relying upon the promises given by the UPA in their Common Minimum Programme that the sufferings and the interests of common man would be given top priority and for that their policies and Budget would be for the benefit of the common man. But after 4 Budgets of the UPA Government we all know as to what is the condition of common people who are actually reeling under the unbearable spiraling of prices of essential commodities.[\[R47\]](#)

Inflation has risen to the 40 months' high, and it is more than seven per cent as per the Wholesale Price Index. If it is calculated at the rate of retail prices, it would be more than 25 per cent. For controlling price rise and inflation, whatever measures that have been taken by the UPA Government in this Budget or in the Finance Bill, which can be said to be all right or not, the answer comes in a negative.

Even after the Budget of this year, trends in price rise and rise in inflation continues. According to the figures released by the Government's own Department of Consumer Affairs, in the last one year, in the retail market of Delhi, the prices of various edible items have risen to a very great extent. I can give you the details. One year back, the price of ground oil per kilogram was Rs. 98 and it is now Rs. 121; in the case of mustard oil, the price increased from Rs. 55 per kilogram to Rs. 79 per kilogram; in the case of vanaspati, it increased from Rs. 56 per kilogram to Rs. 79 per kilogram; in the case of rice, it increased from Rs. 15 per kilogram to Rs. 18 per kilogram; in the case of wheat, it increased from Rs. 13 per kilogram to Rs. 14 per kilogram; in the case of gram, it increased from Rs. 32 per kilogram to Rs. 38 per kilogram; and in the case of tur dal, it increased from Rs. 35 per kilogram to Rs. 45 per kilogram.

Sir, as per some reports in the newspapers, the Forward Contracts (Regulations) Amendment Ordinance, 2008, is said to be the prime reason for the recent price rise.

The pity is that the prices of essential commodities have risen due to the effect of the Forward Contracts, and the poor farmers for whose benefit this Forward Contracts (Regulations) Ordinance was said to have been passed, has not benefited even to them.

Moreover, the UPA Government is cruelly playing with the fate of farmers by passing the Forward Contracts (Regulations) Amendment Ordinance, 2008, and the Government did not even care to get this Ordinance approved by the Parliament and allowed it to be lapsed.

Sir, this Ordinance was promulgated before two weeks of prior to the Budget Session. This Budget Session had commenced on 25th February, 2008, and adjourned for 25 days' recess on 20th March, 2008. The Government had no courage to lay the Ordinance before the House, and ultimately that Ordinance was lapsed on 7th April, 2008.

When the Government can think that by Forward Contracts (Regulations) it would control the prices and farmers would be benefited but this is not happening. Why can the Government not achieve the expected result? It can only be best known to the Government. We failed to understand it.

14.53 hrs (Shri Varkala Radhakrishnan *in the Chair*)

I, therefore, would like to request the hon. Finance Minister to explain in his reply to the following questions:

What was the need and why the Forward Contracts (Regulations) Amendment Ordinance 2008 was promulgated just only two weeks before the Budget Session of Parliament, which commenced on 25th February, 2008?

What was the urgency to promulgate this Ordinance?

When this Ordinance was promulgated and whether the same was approved by the Parliament within the mandatory time period or not? If not, what are the reasons for not getting the approval of the Parliament within the mandatory time period?

Sir, the UPA Government is not serious at all to take any effective measures for controlling the price rise, and to check inflation. It takes only *ad hoc* and 'too little' and 'too late' actions, which are insufficient to control the price rise and rise in inflation.

Sir, I now come to my next point. The hon. Finance Minister has declared reduction of duties in respect of some items in his Budget speech. [\[H48\]](#)

My next point that I would like to submit is on Service Tax. We all know the harsh effect of Service Tax which can be termed as

back-door entry for levying tax. The hon. Finance Minister, on the contrary, instead of minimising this hardship, has increased the net of the Service Tax. In this Budget, he has proposed more services to be covered in the Service Tax net which will increase the hardship.

I would like to invite the attention of the hon. Finance Minister to one more point, that is, amendment in Section 40 (a) Sub-section (3) by Clause 9 of the Finance Bill. This will increase the hardships of the common people because we all know that now-a-days the prices of every moveable and immoveable item have sky-rocketed in the rural area also. Any transaction, if exceeds Rs.20,000, should be by Account Payee cheque, and if not, then such transactions will likely to attract tax. So, my humble request to the hon. Finance Minister is that this limit may at least be increased from Rs.20,000 to Rs.50,000.

Sir, myself, other MPs, some private individuals and associations have brought to the notice of the hon. Finance Minister about the agony that is being faced due to the implementation of Section 40 (a), Sub-Section (ia) of the Income-Tax Act, 1961. The effect of this Section will affect a large number of people. The victims of this provision have to pay a very heavy amount of tax and penalties, which are much more than their real income.

I can say of only one instance. In Ahmedabad range Income-Tax Office, the amount was disallowed by invoking this provision of this Section, and more than Rs.100 crore was recovered, and that too from only 15 people. This Section allows an amount of Rs.100 crore. Suppose any small transport operator or contractor or anybody fails to deposit the TDS in time, it will attract 35 per cent tax; penalty 35 per cent; and then notice will be served. So, it has created havoc. Yesterday, so many persons had come to me and they told me that only because of some lax or forgetfulness or something like that or because of whatever may be the genuine reason, this provision is invoked. In my State, there is a Land Losers Association. They are dealing in some small business. Now, they have not paid TDS in time. Their income is Rs.26,000. But the penalty and tax is more than Rs.3 crore. How can he pay Rs.3 crore? So, he has to pay Rs.3 crore. There are so many instances. They have approached the hon. Member, Shri Madhusudan Mistry and other Members also. Shri Madhusudan Mistry might have represented it, and I myself represented it. That is why, I am making this request. The implementation of this Section has created so much inconvenience, hardship and agony to the people. It is unbearable. Public Notice was published for this thing in only February. Prior to that, such notice was never published. My only request is that hon. F.M. should look into this. Otherwise, this is one instance of Ahmedabad but it can be applied throughout the country. So, I think lakhs and lakhs of people might be suffering because of this.

Many times we hear from the hon. Finance Minister at the time of Budget that they are going to make simplification in the tax procedure. But I want to know whether the simplification has been really effected or not. Or, is it creating more and more complications Budget after Budgets and amendment after amendments? So, instead of simplification, all these things are creating problems.

On the contrary, some duties are reduced in respect of melting scrap and other parts[\[m49\]](#).

15.00 hrs.

In spite of your reducing the import duty from 5 per cent to nil, on the contrary the prices are going up. So is the case with steel whose prices have gone up. On the contrary you are talking of the common man but, the hon. Minister of Finance has reduced excise duty on two wheelers, small cars, hybrid cars from 16 per cent to 12 per cent and also there is a reduction in customs duty on polished cubic zirconia and rough coral diamond from 10 per cent to five per cent and there is full customs duty exemption on rough cubic zirconia. I want to ask one thing. For whose benefit are all these reductions are? The same are not for common man.

Who is the common man? According to the findings of a survey conducted by the National Sample Survey Organisation, ten per cent of the people of this country, who are living in villages cannot afford to spend more than nine rupees a day. These are the common men. If a person who earns nine rupees a day, how can he go for the two wheelers and cars and all these things? The survey further says that 30 per cent of the people of this country cannot afford to spend Rs. 12 a day and 30 per cent of the people, who are living in the urban areas, cannot afford to spend more than Rs. 19 a day.

Sir, I would like to know from the hon. Minister of Finance as to how much amount of surcharge, which were levied at the rate of two per cent on education cess on the income-tax, for providing universalised quality basic education and additional surcharge at the rate of one per cent for secondary and higher education has been collected, and actually utilised for the purposes for which the same was collected. I would like to know whether it was actually utilised for the purpose for which it was collected or not. I want to know whether our educational standards have improved or not. Our citizens are paying this much surcharge. What is the result? We would like to know as to what is the result of this.

I would like to request the hon. Minister of Finance to kindly consider the request made by the Federation of Kutch Industries Association. Sir, there is this Federation of Kutch Industries Association who have submitted one representation to the hon. Minister of Finance and they have requested for necessary amendment in the Rule 18 of the Central Excise Rules, 2004 in Sixth Schedule of Finance Bill, 2008.

Sir, the effective period given in this proposed amendment is from 1.3.2002 to 7.12.2006. But, the departmental instructions issued by the Board was made public only by way of its Notification No. 37/2007-CE(NT) dated 17.9.2007. This notification was given on 17.9.2007; but the effective period is from 1st March, 2002 to 07.12.2006. This notification has clarified that 'the rebate shall not be admissible under this notification to the units availing benefits of notification no. 39/2001-CE dated 31.7.2007'. This notification was for Kutch region.

Sir, I may submit that the notification No. 37/2007-CE(NT) dated 17.9.2007 can only have prospective effect. But it cannot have retrospective effect. Therefore, the rebate on the goods cleared for export on before 17.9.2007 should not be denied.

My only request is that they cannot be denied this when the notification was not there. *(Interruptions)*

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): Please send me a note. I will do it.

SHRI P.S. GADHAVI : I will send it. Thank you, Sir.

I would, therefore, request the hon. Minister of Finance to kindly consider all my requests. I thank you Mr. Chairman for giving me this opportunity. I may be permitted to lay on the Table of the House the remaining part of my speech.

MR. CHAIRMAN (SHRI VARKALA RADHAKRISHNAN): Yes.

* SHRI P.S. GADHAVI : Hon'ble Speaker Sir, it was the hope of the common people, relying upon the promises, which were given to them by UPA in their COMMON MINIMUM PROGRAMME (CMP), that the safeguarding of the interests of common man would be given top priority, and for that all their policies and budget etc. would be for common man.

But after the four budgets of UPA, we all know what is the condition of common man, who are reeling under unbearable spiraling prices of essential commodities, and inflation which has risen to 40-month high more than 7% at wholesale price, but if it is calculated at the rate of retail prices, it would be more than 25%.

For controlling the price rise and inflation, whether measures taken by UPA Government in its budget or this Finance Bill, are alright or not? Sir, the answer comes in negative.

Sir, even after the budget of this year, trends in price rise and rising of the inflation continue.

According to figures released by Government's own Department of Consumer Affairs, in the last one year in the retail market of Delhi, the prices of various edible items have risen to very great extent. Details of which are given below :-

Item ~~no~~ To

Rs./kg. Rs./kg

1. Groundnut oil 98 121
2. Mustard oil 55 79
3. Vanaspati 56 79
4. Rice 15 18
5. Wheat 13 14
6. Gram 32 38
7. Tur dal 35 45

Sir, as per some reports in newspapers, the Forward Contracts (Regulations) Amendment Ordinance 2008, is said to be the prime reason for the recent price rise.

Pity of thing is that the prices of essential commodities have risen due to effect of the Forward Contracts, and poor farmers for whose benefit this Forward Contracts (Regulations) Ordinance was said to have been passed, were not benefited to them.

Moreover, UPA Government is cruelly playing with the fate of farmers by passing the Forward Contracts (Regulations) Amendment Ordinance 2008, and did not even care to get this Ordinance approved by the Parliament, and allowed it to be lapsed.

Sir, this Ordinance was promulgated before two weeks of the budget session, which was commenced on 25.2.2008, and adjourned for 25 days' recess on March 20, 2008, the Government had no courage to lay the Ordinance before the House, and ultimately the Ordinance was lapsed on April 7, 2008.

When Government thinks that by Forward Contracts (Regulations) would control the prices and farmers would be benefited, but this is not happening; why Government cannot achieve expected result, it can only be best known to Government.

I, therefore, request Hon'ble Finance Minister to explain in his reply :

- (a) What was the need and why the Forward Contracts (Regulations) Amendment Ordinance 2008, was promulgated just only two weeks before the budget session of Parliament, which commenced on 25.2.2008;
- (b) What was the urgency to promulgate this Ordinance;
- (c) When this Ordinance was promulgated and whether the same was approved by the Parliament within mandatory time period or not; and
- (d) If not, what are the reasons for not getting approval of the Parliament within mandatory period?

Sir, UPA Government is not serious at all to take any effective measures for controlling the price rise, rise of inflation. It takes only ad-hoc and 'too little' and 'too late' actions, which are insufficient to control the price rise.

Though, Hon'ble Finance Minister has declared reduction of duties in his budget speech, in short, the details of which are as under :-

Sl. No.	FM's Budget Para	Details of items on which duties were reduced	Details of reduction of duty From	To
1	131	Reduction of duty on steel melting scrap and aluminum scrap	5%	Nil
2	134	The duty on bactofuges which will increase the shelf life of milk and benefit the Dairy Industry	7.5%	Nil
3	140	In order to support domestic fertilizer production, duty is reduced on crude and unrefined sulphur	5%	2%
4	150	Hon'ble FM has proposed for bringing parity in excise duty rates on bulk	Proposed Rs.400 per metric tonne 14% ad-valorem	

		cement and packaged cement		
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So, even after proposals of reduction in duties in budget, prices of cement, steel, milk and other items of essential commodities, have gone up.

Sir, Hon'ble Finance Minister proposed to levy duty on naphtha imported for the use in manufacturing polymers at the rate of 5%, but the naphtha imported for production of fertilizer will remain to be exempted from duty. What is the effect of this proposal? Whether the prices of fertilizers have come down or not? Answer is in negative.

At the same time, it is very much apprehended that the naphtha imported for the purpose of production of fertilizers will be utilized illegally for the manufacturing polymers.

Sir, we all know the harsh effect of Service Tax, which can be termed as back-door entry for levying the tax. Hon'ble Finance Minister has proposed more services to be covered in this Service Tax Net, which will increase the hardship more.

Sir, amendment in Section 40(a), Sub Section (3) by Clause 9 of Finance Bill will increase the hardships of people, because we all know that now-a-days prices of every moveables and immoveables have sky-rocketed in rural area also. Any transaction, if exceeds Rs.20,000/-, then such transactions should be by Account Payee Cheque and if not, then such transactions will likely to attract tax. So, my request to Hon'ble Finance Minister to increase this limit from Rs.20,000 to at least Rs.50,000 to avoid genuine hardship in the business transaction.

Sir, myself and many other M.Ps., private individuals, and associations have brought to the notice of Hon'ble Finance Minister about the unbearable hardships are being faced due to implementation of Section 40(a)(ia) of Income Tax Act, 1961. The effect of this Section that very large number of victims of this provision have to pay very heavy amount of tax, and penalties much more than their real income.

Sir, I can say that only in one range of Ahmedabad Income Tax Office, the amount was disallowed by invoking provisions of this Section is around Rs.100 crore only in case of approx. 50 number of assesses.

I, therefore, request Hon'ble Finance Minister to kindly consider the representations made on this issue very positively and please see that this very harsh provision be amended immediately.

Sir, I would like to mention here that all efforts made by Hon'ble Finance Minister for simplification of taxation laws are very nominal and superficial, in the name of simplification of taxation laws, the same have become much more complicated. So, I request Hon'ble Finance Minister to make taxation laws simplified, in terms of its letter and spirit.

Sir, instead of common man, Hon'ble Finance Minister has reduced excise duty on two wheelers, small cars, hybrid cars from 16% to 12% and also reduction in customs duty on polished cubic zirconia and rough coral diamond from 10% to 5% and full customs duty exemption on rough cubic zirconia; for whose benefit all these reductions? The same are not for common man.

Sir, who is common man?

Sir, according to findings of survey conducted by the National Sample survey Organisation -

- (i) 10% people of this country, who are living in villages cannot afford to spend more than Rs.9/- a day;
- (ii) 30% of people of this country, who cannot afford to spend Rs.12/- a day; and
- (iii) 30% people, who are living in urban areas cannot afford to spend more than Rs.19/- a day.

Sir, I would like to know from Hon'ble Finance Minister that how much amount of surcharge, which were levied at the rate of 2% of Education Cess on Income Tax, for providing universalized quality basic Education and additional Surcharge at the rate of 1% for Secondary and Higher Education Cess, has been collected, and actually utilized for its purposes for which the same was collected?

And very serious concern about this is that whether common man gets quality basic Education and Secondary & Higher Education or not? The answer does not come in positive.

Sir, I would like to request Hon'ble Finance Minister to kindly consider the request made by Federation of Kutch Industries Association (FOKIA) for necessary amendment in the Rule 18 of the Central Excise Rules, 2004 in Sixth Schedule of Finance Bill, 2008.

Sir, effective period given in this proposed amendment is from 1.3.2002 to 7.12.2006. But Sir, the departmental instruction issued by the Board was made public only by way of its Notification No.37/2007-CE(NT), dated 17.9.2007. This Notification has clarified that "the rebate shall not be admissible under this Notification to the units availing benefits of Notification No.39/2001-CE, dated 31.7.2007.

Sir, the Notification No.37/2007-CE(NT), dated 17.9.2007 can only have prospective effect, but it cannot have retrospective effect, and therefore, the rebate on the goods cleared for export, on or before 17.9.2007, should not be denied.

I, therefore, request Hon'ble Finance Minister to kindly consider the request made by FOKIA positively.

*SHRI SANSUMA KHUNGGUR BWISWMUTHIARY (KOKRAJHAR) : Sir, I thank you for giving me an opportunity to speak on the Finance Bill, 2008. I am very sorry to say Sir, the long over due need for appointment of an interpreter for Bodo language in Lok Sabha, has not been made as yet, although Bodo language has already been included in the Eighth Schedule of the Constitution in 2003. It is very unfortunate. Had I been given opportunity to speak in Bodo today it would have made one crore Bodo people living across the whole country very happy. They would have felt that Government of India has indeed a great respects for Bodo people. I have been compelled to express my views on the Finance Bill in Assamese aimed at making my Bodo land country side people understand what I intend to speak out for them.

I feel, in order to strengthen the economy of a country we must maintain fiscal discipline and financial good governance. Even after sixty years of independence, crores of people belonging to the Scheduled Caste, Scheduled Tribes and other backward classes of people of the country still remain deprived. They are yet to enjoy the fruits of freedom and benefits of development. The primary reason for this is the lack of proactive policy decision and initiative on the part of the Government to enhance the State exchequer by collecting taxes and revenue from the rich capitalists plugging the loopholes of tax evasion. The affluent sections of people are thriving with black money and the poor people are suffering. Black money has resulted in the escalation of prices of essential commodities making the poor people the victims.

I do not wish to make a lengthy speech but since I could not participate in the Budget discussion due to my busy schedule within my constituency. I wish to highlight some of the burning problems faced by the people of Bodoland although they may not seem to be related to the finance Bill.

The Government of India has decided to set up thirty numbers of new

* English translation of the Speech originally delivered in Assamese.

Central Universities in our country. During the Eleventh Five Year Plan period out of 30, sixteen universities are going to be set up during 2008-09 financial year itself.. I would like to ask the Government where does the Government want to set up these universities? Why no Central University has been set up in Bodoland till today? I would like to demand that Government of India should set up at least one Central University in Bodoland. Besides the Central University Government of India should also set up one IIT, one IIM, one Medical College, one Institute for Information Technology and a few more number of premier educational Institutions within Bodoland for the development of Bodoland. The UPA Government has imposed Cess on petrol and diesel for supporting elementary and secondary education. Crores of rupees have been collected. But what is happening in Assam. The Government of Assam has not been able as yet to take over more than two thousand numbers of Bodo medium primary, middle English and high schools due to paucity of funds over the recent past few decades.

Even though the Bodo language was included in the Eighth Schedule of Constitution in 2003 the Bodo medium school educations it is now on the verge of extinction. I, therefore, demand that the Government of India should provide at least two thousand crores of rupees to the Government of Assam and the Bodoland administration so that they can take over all the venture Bodo medium schools. Central Government has made elementary education compulsory for the children up to the age of 14 years. If necessary fund is not provided, how will the children of Bodoland will get proper education? It is a very serious issue. That is why I demand that the Central Government must provide Rs.2000 crore for the sustenance and development of Bodo medium education in primary, upper primary and high school stages in Bodoland. In our Bodoland area, we don't have a single medical

college and our children are deprived of medical education. The Bodoland Territorial Areas Districts comprises of four districts. It was set up under the Sixth Schedule of the Constitution in 2003. A large number of posts for doctors are still lying vacant in this area. Doctors from outside Bodoland area do not want to come and serve the people of Bodoland.

Several thousands of people died of Malaria and other deadly diseases over the recent past few decades. I, therefore, demand that an AIIMS like Institute should be set up in Bodoland. Besides, necessary funds should also be made available for rural electrification, irrigation, agriculture, road communication and telecommunication projects in Bodoland. Our Bodoland area is yet to see the growth of industrialisation and the youths have no job opportunity. Lack of employment opportunity has compelled the youth to join militancy. I, therefore, request the Government to take up concrete measures for setting up of some viable industries in our Bodoland. There was a time when our Bodoland area was very rich in betel nut cultivation. But recently betel nut crop has been affected by diseases making the nut growers incur heavy losses. Government should, therefore, take necessary steps for the protection and development of betel nut cultivation, the way it extends help to tea, rubber and coffee cultivation. It is really a matter of great regret that prices of all essential commodities are rising day-by-day. I demand that the appropriate steps should be taken to control the spiraling price rise. Moreover, due to floods and erosion our entire region including Bodoland face a lot of problems every year. Therefore, Government of India should provide at least rupees two thousand crores to the Assam Government and also to Bodoland administration to tackle the problem of flood and erosion. I would like to mention, Sir, the Government of India has announced that by the year 2010 we will be economically very prosperous. But unfortunately, in my area we don't have a single airport. I, therefore, demand that an airport should be constructed in Bodoland as soon as possible. In our country we are facing the problem of corruption. And at the same time we are also having the problems of adulteration in food items and spurious medicines. We should check these activities. Even if India emerges as a strong economy by the year 2010, how will it be beneficial for the people? What is happening in Delhi today? Poisonous substance has been added to the vegetables. Why these have not been stopped? Milk is also being adulterated. The adulterated food stuff has affected the health of our people very badly. Through you sir, I would like to know from our Hon'ble Prime Minister and also from the Hon'ble President from which farm they get milk and from which shops they get vegetable? I would like to add, Sir, the Government should not impose any tax on the yarn which are used by the tribal girls and women for weaving clothes. Several thousand Bodo (mech) people are also living in our neighbouring country Nepal. They also want to wear their traditional Bodo dress and clothes in that country. But the Nepal Government levies heavy custom duty on the yarn from which these traditional dresses are woven. I, therefore, urge upon the Government of India to make a request to the Nepal Government not to levy any custom duty on the yarn and traditional Bodo clothes and attires as well that are to be imported to from India. I would also request the Central Government not to levy any duty on the yarn used in the production of these traditional dresses in our North Eastern region Government should not levy any duty on the items imported by our tribal traders in our North Eastern States. Besides, if we want tourism to flourish in NE region, then Government should stop imposing service taxes. Sir, I don't wish to speak much. To conclude, I would like to say Sir, Let the SCs and the STs and other backward people should also be given a chance to enjoy the fruits of our 'independence' in the next 60 years the way it has been enjoyed by the upper class people. I demand that more funds should be allocated for the development of the people of Bodoland.

MR. CHAIRMAN : You have been given undue preference because you come from Bodo Land of North-East.

SHRI BIKRAM KESHARI DEO (KALAHANDI): Sir, I thank you for giving me this opportunity. When we are discussing the Finance Bill, I would like to speak about the loan waiver for farmers which is restricted to the farmers owning 2.5 hectares of land. No doubt, it is a welcome measure but I think the farmers whose only occupation is agriculture and their livelihood is farming are not going to benefit from this waiver scheme because it is restricted to 2.5 hectares of land. As agriculture is a State subject, every State is guided by different land reform patterns. Now it is enshrined in the Sixth Schedule of the Constitution. I would request the hon. Finance Minister to look into it. This is like a one-time settlement involving entrepreneurs and the bank. [\[R50\]](#)

It is like a one-time settlement. It will neither help the agriculturists to improve their economic conditions, nor will it help the Government to achieve a growth rate of four per cent. The NDA Government tried its best and achieved a growth rate of one per cent and today this Government has achieved a growth rate of 1.2 per cent. But that is not sufficient. Agriculture is the mainstay of our economy and therefore, if the Government wishes to bring about vibrancy in the economy we have to strengthen the agriculture sector. Our agriculture is dependent upon rainfall. Most of our areas are rainfed and is largely linked to credit. The farmers have to depend on the rural banks and the co-operatives because these institutions are the backbone of credit in the rural

areas. Then there are issues like production and procurement. All these things are inter-linked. I am sorry to state that under the UPA Government nearly 3,000 to 3,500 Rural Gramin Banks have stopped functioning. I would like to request the Government to kindly

open more Regional Rural Banks in the rural areas so that the agriculturists get the benefit of credit. Otherwise what will happen is that they would have to necessarily approach the moneylenders for credit because they do not have any other profession besides farming to pursue.

I am happy to note that this Government proposes to build up a cold chain and is giving an infrastructural status to cold chain and cold storages. But the Government should give concessions for the machinery that is being imported for the cold chain. The Government should reduce the Excise Duty, Custom Duty and Import Duty so that the right machinery could be imported for the food items and the processed items so that they compete with foreign players. By this the farmers could get 20 per cent more income. The Government has to provide them with a security shield.

Sir, there was a deliberation going on between the hon. Finance Minister and Shri Swain regarding insurance policy. It was for the first time in the history of independent India that during the regime of the NDA Government crop insurance cover was provided to a non-loanee farmer. But that was insufficient because the Farmers' Forum had demanded that to determine the insurance cover for failure of a crop a village should be treated as a unit and not even a Panchayat. Block is a very big unit keeping in view the vagaries of weather. Sometimes within a periphery of 50 kilometres one may find a hail storm in one place and may not experience the same some 10 to 15 kilometers away from there. So, such sporadic behaviour of the climate has a definite impact on the farmers and their livelihood. So, a village should be treated as a unit to determine insurance cover. Again, I would like to mention here that only three crops, namely, rice, wheat and cotton has been chosen for providing insurance.

MR. CHAIRMAN : Shri Deo, you may continue your speech next time.

SHRI BIKRAM KESHARI DEO : Sir, all right. I will continue the next day.

15.29 hrs