

give or we cannot live upto the expectation of the people. We must show improvement. But at the same time we cannot blame them. Deficiencies are brought to the notice of the Reserve Bank and the Executive Director of the Central Bank of India was posted as Chairman of this bank.

SHRI INDRAJIT GUPTA : Which bank ?

SHRI JANARDHANA POOJARY : The Lakshmi Commercial Bank. Recently he has been taken out and appointed as the Chairman of the Bank of Baroda. A few days back he has been taken out and at present there is no Chairman. But in-between that period this moratorium order has been issued and nobody can say that the Government of India was not seized of the matter. That is why after taking serious view we have come forward with this step and definitely we are going to take action against these people who are responsible for this mis-management and other things.

SHRI BHAGWAT JHA AZAD ; Big fellows eat away the entire money and make it a bad debt. As such, the poor persons do not get it.

SHRI JANARDHANA POOJARY ; We should be very firm. In most of the cases it is happening. In some of the cases I am pained to say-even the guidelines are not followed and without sufficient sureties they are being given. If a poor man comes for a loan of Rs. 300, these people who are working in the bank send him to get no due certificate and in order to get a loan of Rs. 300 he has to go to so many banks. He is made to run from one bank to another. That is why I said there should be commitment ; there should be dedication minded bank employees. There should be dedication from the management side also. They should be practical also. These people of the Reserve Bank should be sent to the field. There they should get practical experience. I am of the opinion the Reserve Bank people should not be allowed to sit within their four walls. They should go to the villagers and colonies of the poorer sections. There they should get experience and come out

with policies. By sitting in air-conditioned rooms or going abroad if they are going to formulate policies, I donot think it is going to benefit.

PROF. MADHU DANDAVATE : Sir, we support the Leader of the opposition.

SHRI JANARDHANA POOJARY : Sir, I fully agree with the views expressed. Definitely I will take into consideration the contribution by way of suggestions made by them.

SHRI INDRAJIT GUPTA : Sir, I would like the Minister to look into the allegation that many books and records of the Lakshmi Commercial Bank are being removed to the personal residence of the gentleman whom I do not want to name again. The records are being removed and some of them are being destroyed there. Please look into it.

MR. DEPUTY SPEAKER : Now we take up next item-Matters under Rule 377.

13.30 hrs

[English]

MATTER UNDER RULE 377

- (i) Integrated development of dacoit infested areas in district Morena (M.P.) and District Agra (U.P.)

SHRI GANGA RAM (Firozabad) : River Chambal flows in between Tahsil Amba of district Morena Madhya Pradesh and Tahsil Bah of district Agra of Uttar Pradesh and its valley is well known for the ever increasing menace of heinous crimes like dacoities, kidnapping and ransom. Districts like Bind in Madhya Pradesh and Tahsil Kheragarh and Fatehabad of district Agra, which are adjacent to Morena and Bah are also adversely affected due to the above problem. The main reason for the criminality of the above nature is the backwardness of this most-neglected and forlorn area on both sides of river Chambal where civilization has yet to penetrate and convert the criminals into peace-loving and law abiding citizens. This is not possible until integrated

[Shri Ganga Ram]

and intensive development of this entire backward area is taken up by the State Governments concerned in collaboration with the Central Government and it is declared formally as a backward area. The deep ravines are to be levelled and made cultivable by undertaking anti-soil erosion operations, providing lift irrigation and development of modern type of agriculture in the carved-out plots to be allotted to the needy persons, spreading the net work of roads and small and heavy industries, development of animal husbandry, fishery, pig-gery and poultry; opening primary, junior and high schools and colleges; and hospitals and dispensaries etc. The most important item of work to accelerate the pace of the all round development of the area is to provide bridges on river Chambal in between Pinahat and Kenjara and also at Bateshwar on river Jamuna in the above criminal area. It is understood that an integrated plan for development of this dacoity-prone area is under formulation. I would urge the Ministry of Agriculture and Rural Development to finalise the scheme and provide necessary financial assistance for its implementation in the large interest of the public.

[Translation]

(ii) Demand for Smaller Constituencies in hill areas of UP.

SHRI HARISH RAWAT (Almora) : Mr. Deputy Speaker, Sir, smaller and easily accessible constituencies should be carved out in hilly areas of the country on the pattern of administrative units. In many parts of the country the Parliamentary and Legislative Assembly constituencies are spread over vast and difficult areas. Their vastness and inaccessibility make it difficult for the elected representatives of the people to have closer contacts with the electorate.

In Jammu & Kashmir, Himachal Pradesh, Meghalaya, Nagaland etc. the size of Legislative Assembly constituencies has been kept smaller. Population has not been taken as the basis. The Election Commission has adopted diffe-

rent norms in demarcation and delimitation of Legislative Assembly constituencies in the hill areas of Uttar Pradesh and in those of Himachal Pradesh etc. which have similar geographical topography and as a result of this there is resentment in these areas.

I submit that the Election Commission should be advised to redemarcate the Legislative Assembly constituencies in the hill areas of Uttar Pradesh and carve out smaller legislative constituencies on the pattern of those in Himachal Pradesh etc. and to increase the existing number of seats in U.P. Vidhan Sabha.

[English]

(iii) Need to set up electronic Industries in Kerala for rapid industrialisation of the state

SHRI K. KUNJAMBU (Adoor) : It is the policy of the Government to encourage electronics industry in the country. This year's budget and the policy announced by the Government subsequently clearly indicate the high priority that is being given to this sector. The advantage of electronics industry is that it is employment oriented as well as free from pollution.

Kerala is a State where there has been no industrialisation worth the name. The investment in the Central sector in that State is just 2.3% which is far below the national average. The figure of unemployment in Kerala stands at a staggering figure of 23 lakhs. All this underscores the need for rapid industrialisation of the State. The electronics industry can play a vital role in achieving this task. If a chain of electronics industries are set up in the State, a large number of our unemployed youth will get employment and the State can catch up with the rest of the country.

Therefore I would request the Government to sanction necessary funds to Kerala for setting up of electronic industries in the State.