

daily use which include cigarette and 'paan' also. It is a matter of public importance. Department of Law should look into this matter and should advise the Finance Department that excise duty should not be imposed on those minor articles which affect the lives of the common man.

Secondly, the retailers are charging more than the price printed on certain brands of cigarette packets. This should be strictly checked and for the irregularities, sellers should be punished and not the factory owners.

Thirdly, there are certain brands of cigarette which are being sold in the market without Government's permission. Certain foreign brands of cigarette are also being sold in the market openly. The country is losing foreign exchange because of this.

The Government shows reluctance in giving sanction to new brands and more the matter gets delayed, the more revenue the Government loses. Therefore, prompt sanction should be given for new brands. Because of this delay, some people start selling new brands without getting the sanction. Therefore, immediate sanction is a must. Keeping in view the above facts, the Government should change its policy so that tax evasion is checked and Government gets the entire amount of the tax.

(ii) Need to increase the number of ships for Haj pilgrims and provide subsidy to the pilgrims travelling by air.

SHRI HAFIZ MOHD. SIDDIQ (Moradabad) : Mr. Speaker, Sir, at this time, about 21,000 people go for Haj every year. Earlier there used to be arrangement for more ships for Haj pilgrims but now there are only 3 ships for this purpose because of which only 5,400 people are able to go for Haj by ships. Out of the remaining pilgrims, most are unable to go for Haj because financially they are not very sound and they are unable to bear the air fare. The result is that many people die without fulfilling their desire of going for Haj.

Therefore, I request the Government to increase the number of ships for Haj pilgrims. Secondly, like the subsidy given to Haj pilgrims going by air, Haj pilgrims going by ships should also be provided subsidy. This will give some relief to the Haj pilgrims and more people will be able to go for Haj pilgrimage.

(iii) Need to set up a high powered commission to look into the working of the banks.

SHRI SHANTI DHARIWAL (Kota) : Mr. Speaker, Sir, because of the provision in the laws about payments through 'account payee' cheques and bank drafts, the banks have become necessary for the business class. New branches of the banks are being opened in large number but in the absence of the facilities expected to be available from the banks to the businessmen, they have been disappointed.

12.14 hrs.

[MR. DEPUTY SPEAKER *in the Chair*]

Similarly, under the Self Employment Scheme started by the Central Government for the unemployed youths and under the "set up" schemes also, the bank officers harass the selected persons so much that ultimately they reach the conclusion that it would have been better if they had not asked for loan and grant,

There is a general complaint that the banks do not provide proper services to their customers and even after the complaints have been lodged, these are not redressed. Account-holders are not provided their monthly account and the amount in outstation cheques is not credited in the accounts for a period upto two months after accepting the cheques. The banks have increased their service charges for every service which cannot be justified.

I demand from the Government that a high level commission should be constituted for detailed enquiry into the rates of service-charges and their quality of service and to submit suggestions for bringing about improvement. Also, every complaint regarding the corrupt practices by