of loans to repatriates only by one loan assistance. It is necessary to relax the rules and to allow the Bank to assist continuously the repatriates as and when needed.

To diversify its activities, the Bank should start undertaking banking activities like introduction of Savings Bank Account, Current Account, Term Deposit Account. and issue of various kinds of advances like Jewel Loans, Vehicle Loans, Consumer Loans etc.

The Bank should undertake more innovative schemes to serve the cause of the repatriates and the public.

[Translation]

(vii) Need to improve Telecommunication Services particularly in Kairana Region of Muzaffarnagar District in Uttar Pradesh

SHRI AKHTAR HASAN (Kairana) : Mr. Deputy Speaker, Sir, I want to draw the attention of Government towards the Telecommunication Services of our country. No doubt, we feel happy that we can contact people on telephone anywhere in our country as well as foreign countries while sitting at home. The Department of Telecommunications is doing its best to provide maximum facilities to the people but I would also like to say that there are many such districts and cities in Uttar Pradesh where Direct Dial Service has not been made available so far and where Telephone Exchange is in existence we do not get telephone line either due to some technical defect or owing to the absence of telephone operators.

There are many such small exchanges in Uttar Pradesh where only one or two operators work. Among them one is lineman and the other attends to calls and they work there only from 8 A.M. to 4 P.M. The telephone service comes to standstill completely after 4 P.M. at such places.

All these problems exist in Kairana region of district Muzaffar Nagar also where Telephone Service practically comes to standstill after 4 P.M. in all Blocks. The Government appoints not more than two operators at places where number of telephones is below hundred. I feel that these are the reasons for not increasing the number of telephone connections in such cities. The people thinks that the telephones services are avilable only from 8 A.M. to 4 P.M. and after that there is no telephone services.

I, therefore, request the Government to appoint atleast. Three operators for all small exchanges or the timing of the existing operators should be arranged in such a way that telephone is available all the 24 hours. With this facility, number of telephone connections would increase and it will not only benefit the Government but also provide relief to the people.

(viii) Need to simplify procedure for procuring duplicate National Savings Certificates.

DR. CHANDRA SHEKHAR TRIPATHI (Khalilabad) : Mr. Deputy Speaker, Sir, despite innumerable incentives offered by the Government to attract money towards small savings, the people are not inclined to deposit their money in Fixed Deposit schemes particularly, in National Savings Certificate because the procedure for procuring duplicate National Savings Certificate is very cumbersome and expensive if the certificate is lost or destroyed. In order to get a duplicate National Savings Certificate one is required to make a request on stamped paper worth Rs. 48.50 per thousands duly supported by an affidavit and two witnesses. This lengthy and comlicated procedure is posing great hurdle in the sale of National Saving Certificates.

I, therefore, request the Central Government to scrap the condition of stamped paper worth Rs. 48.50 per thousand so that people could invest their maximum money in National Savings Certificate without any hesitation.

12.19 hrs. [English]

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MR. DEPUTY SPEAKER : Now, the House will take up further discussion and