

for approval of Union Planning Commission but its clearance is still awaited. The excavation work of these projects was done under famine relief scheme. Funds have not been allocated by the Planning Commission for these two lift projects despite repeated requests from Rajasthan Government.

The Kolayat and Gajner Lift Schemes will bring under irrigation nearly four lakh acres of land which is plain and most fertile. This area has a large livestock and sufficient milk production, which is supplied to Delhi also.

The water lifted by these two Lift projects will be supplied to Bikaner and Nagaur districts which will result in bumper production and development of a vast area.

I, therefore, request the Union Government to get these two projects cleared by the Planning Commission and allocate adequate funds for them.

**(iv) Need to set up Lift at Janjgir or Champa Town in Bilaspur district, Madhya Pradesh.**

**Shri Bhawani Lal Verma (Janjgir)** Sir, Janjgir-Naila and Champa, two towns of Bilaspur district of Madhya Pradesh are located within a radius of ten kilometres. They have a population of about 30 thousand each and are the major industrial and trade centres of the region. A number of central and state administrative offices, railway junction and education centres are also located there. There is a long standing demand for setting up low-power transmission TV centres in these two towns. A relay centre is already located at Bilaspur at nearly 50 kilometres away but, it is not fully catering to the need of 40 lakh strong population of the district.

The Central Government are, therefore, requested to take immediate steps for opening a low-power TV relay centre at one of these two towns.

**(v) Need to introduce New Trains between Delhi and Lucknow Via Bulandshahar.**

**Dr. Chhatrapal Singh (Bulandshahar)** Mr Deputy Speaker, Sir, my Parliamentary Constituency, Bulandshahar, is an area in the country where adequate rail facilities are not available to the people. No direct train service is available to them for Delhi or for State capital Lucknow in spite of the fact that it is a commercially developed area and is predominantly an agriculture district.

I, therefore, request the Railway Minister to initiate steps to introduce a new train service between Delhi and Lucknow via Bulandshahar to meet the aspirations of the people of this area.

**(vi) Need to Provide Stoppage of 3307/3308 Kisan Express at Kanth in Moradabad District, Uttar Pradesh.**

**Shri Chetan P.S. Chauhan (Amroha)** Mr Deputy

Speaker, Sir, Kanth is a major town of Moradabad district having a population of nearly 40 thousand. It is also a major railway station and is situated on Saharanpur-Calcutta main railway line. A cement factory and a sugar mill are located there and it is a major centre of Khandisan, sugar and gur.

There is a long standing demand for providing a stoppage of 3307/3308 Kisan Express at this place. No up or down train stops here between 6.00 p.m. and 10 a.m. Some trains stop there but only during the day and no train is available there after 6 p.m. because of which the passengers intending to go to and come from Saharanpur and Moradabad face considerable difficulty.

I have written several times to the Railway Minister and railway authorities.

The people who go to Moradabad for service and business face great inconvenience in returning to their homes. In the absence of train service, they are forced to travel by buses and tempos which entails more time and expenditure.

I, therefore, request the Railway Minister to issue orders for stoppage of 3307/3308 Kisan Express at Kanth railway station in Moradabad district to provide relief to the local passengers.

**(vii) Need to provide adequate Irrigational Facilities in St. Dominated Area of Kodarma (Bihar) so as to prevent drought.**

*[English]*

**Dr. Mumtaz Ansari (Kodarma)** Sir, so far as South Bihar is concerned the lands are dry in absence of sufficient irrigational facilities. The entire South Bihar depends upon vagaries of monsoon. If monsoon is good and favourable, the harvest is also good, if monsoon fails, the harvest also fails and the people face a state of starvation. Drought and famine generally looms large over this area.

Kodarma is located in three districts namely, Hazaribagh, Kodarma and Giridih. There is complete dearth of irrigational water and generally the people use traditional methods, e.g. ponds, wells, etc. as the means of irrigation which are entirely insufficient.

Therefore, I request the Central Government to provide proper, adequate and permanent irrigational facilities in this area of the country where large number of poor and ST people reside, after making proper survey and study in this respect.

**(viii) Need to reintroduce Quota System for allotment of kerosene and wax to the Industrialists in Erode of Periyar District, Tamilnadu.**

**Dr. (Shrimati) K.S. Soundaram (Tiruchengode)** Sir, there are 2000 employees working in Batik, Screen Printing Industry in Erode, Periyar District in Tamilnadu.

They were getting kerosene and wax till the year 1994 through quota system. But from the year 1995 the quota allotment of kerosene and wax was withdrawn. The matter was taken up with the Director of Industries, Tamilnadu. But they have given a reply that there is no quota system hereafter. So they have to buy kerosene and wax from the open market where the prices are too high. There is no standard price for kerosene and wax so the small manufacturers have to face huge loss.

I request the hon. Minister for Petroleum and Natural Gas to look into the matter and introduce the quota system again for allotment of kerosene and wax for industrialist at the earliest, otherwise at least fix a price for kerosene and wax in the open market.

**Mr. Deputy Speaker :** Now, the House stands adjourned for lunch to meet again at 2.15 p.m.

13.12 hrs.

**The Lok Sabha then adjourned for Lunch till Fifteen Minutes past Fourteen of the Clock**

14.22 hrs.

**The Lok Sabha re-assembled after Lunch at Twenty-Two Minutes past Fourteen of the Clock**

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

## **RECOVERY OF DEBTS DUE TO BANKS AND FINANCIAL INSTITUTIONS (AMENDMENT) BILL—Contd.**

**Mr. Deputy Speaker :** Now let us take up further consideration of the Bill to amend the Recovery of Debts due to Banks and Financial Institutions Act, 1993.

**Shri Chitta Basu (Barasat) :** Sir, let me at the outset make it clear that I do not mind if the Government gets the opportunity or permission of extending the time for the superannuation of the Presiding Officers under the Act. It is not a subject which involves great debate. But I have got some grouse to make against the Government and its policy. It appears to me that the Government considered this as the only malady for the mal-performance of the Tribunal in so far as recovery of huge amount of bank loans is concerned. I do not know whether the Government is aware of the enormity of the problem. So far as the information available with me is concerned, it says that more than Rs. 35,000 crore have been declared to be debts and the Reserve Bank of India has issued circulars which suggested or rather directed that no bank should give further loans to those who have defaulted.

An hon. Member of this House and a former member of the Council of Ministers made an allegation in this House that more than Rs. 30,000 crore have been advanced to

these parties who have defaulted.

Then taken together it is a scam of more than Rs. 75,000 crores of the bank loan. I want to know the reaction of the Government to this allegation made by one of your colleagues, who was one of your colleagues only a few months ago.

My second point is that it is not the inadequacy of the Tribunal which is responsible for the sorry state of affairs in the banking industry. There are other issues, maladies and ailments also. I take the opportunity and your permission to take advantage of these discussions to pinpoint, to bring to the notice of the Government and particularly the hon. Minister certain maladies of this banking industry. I will try to restrict myself because the time at my disposal is very short.

One of the major and vital roles of the bank is to make the poverty eradication programme of the Government successful. Sir, you may agree and you would agree with me that IRDP is one of the instruments for the eradication of poverty in our country. Now, the banks have got a very crucial role to play in the matter of implementation of the schemes under IRDP. I bring to the notice of the Government through you, the 95th Report of the Public Accounts Committee which have stated and commented that the IRDP has failed dismally in the direction of poverty eradication.

Again the Annual Report of the Rural Development Department for the year 1994-95 has stated that since 1980-81, assistance was given to 4 crore 40 lakh families under IRDP. The Public Accounts Committee Report concludes that only 14.81 per cent of the loanees have been able to move upward from the poverty line. So only 14 per cent of the people who have been granted the IRDP loan have been able to rise themselves above the poverty line. This is exclusively due to the malperformance of the banking industry and banking branches.

Another point I would like to bring to the notice of the Government is that during these years the number of recipients of the IRDP is declining. For example in 1980-81 the number of recipients was 27.27 lakh. In 1991-92 it has been reduced to 25.37 lakh. In 1992-93 it has been further reduced to 20.69 lakh. In 1993-94, it has been reduced to 25.39 lakh, and in 1994, the target has been only 21.15 lakh. **(Interruptions)** Do not become an advocate of this Government saying that it is because of the reduction of the poverty, recipients have been reduced. It is not true. My allegation is that it is the deliberate policy of the Government and non-performance or malperformance of the banks to grant IRDP loans. Therefore, the number is gradually coming down instead of increasing because 30 per cent of the population of our country is below the poverty line. Therefore, the banks have not done their duties. The crucial role which the banks have to play has not been played by them. This is one of the major