

(Shri K. Lakkappa)

of the society and the "small scale sector and the steps to be taken to fulfil the social objectives.

Banks were originally established in India by big businessmen and industrialists, but their transactions were mostly urban and heavy industry oriented.

At the time of nationalisation of the banks, people were told that the banks were now owned by them. But with the passing of years, people's expectations were belied. The banking system as such has not changed and it is continuing with its urban, big business bias.

The Sixth Plan document pointed out that 'the major beneficiaries of the banking system have been the wealthier part of the population both in urban and rural areas and the vast majority have been barely touched'. The real benefits are still being derived from the nationalised banks only by the rich, and the rural poor who are baffled with several formalities and forms hardly derive any benefit from the banks, even though outwardly several schemes are publicised as intended for the weaker sections. According to published figures, 35 per cent of total bank credit, till May, 1978, has gone to the priority sector. But the truth is that most of the small units which derived the benefits were only those which were set up by the kith and kin of the big industrialists. Of the Rs. 1,718 crores lent to the small scale sector, the bulk was cornered by the rich in an indirect manner. Similarly it is the rich farmers who manage to draw substantial credits leaving the small and the marginal farmers to fend for themselves.

It is suggested that, both in urban and rural areas, certain branches of the Banks should be set apart mainly for the small farmers, small artisans, Harijans, etc. And at such banks the procedures for giving loans should be simplified. Production of security deeds should not be insisted upon in such cases, but only the genuine needs of persons engaged in small farming and rural industries should be assessed and assistance rendered to them. Banks may also assist small farmers' associations by providing finance for undertaking cultivation of uncultivated lands. They can also devise methods for assisting rural artisans with the supply of raw materials, tools, etc., instead of merely advancing loans. Similarly, they can help in establishing marketing centres for marketing the products of the small artisans.

It is high time that people at the helm of affairs in the nationalised banks should realise that the banks have a 'socialist role' to perform and take urgent steps to

achieve the objectives of bank nationalization. It is also suggested that a Working Group may be appointed to go into the methods adopted by the nationalised banks in rendering assistance to the weaker sections of the society like the small farmers and rural citizens and suggest better methods for the purpose.

Before I sit down, I would request you, Sir, to see that the subjects are properly put down on the agenda, so that people know what we are doing in the House.

PROF. P. G. MAVALANKAR (Gandhinagar): May I raise a point of order which is more in the nature of a point of submission.

I would like to stand in support of what my friend, Mr. Lakkappa has said, because in the last 3 months and more I have been carrying a feeling that your great and sincere effort to enable us, Members of Parliament, to raise matters of public importance everyday including Friday is a very good thing. It means, 25 subjects are discussed every week. I do not know why you could not consider the advisability of inserting those five points in the agenda so that Members know in the list of Business who are the members and what are the subjects. All the more so as I find the papers to be laid on the Table, Item No. 2, generally give details of all the papers to be laid and members know what papers are being laid. Similarly, it will be helpful for us and for the country. I hope you will consider it.

MR. SPEAKER: I will look into it.

SHRI HARI VISHNU KAMATH (Hoshangabad): I will invite your attention to rule 31, sub-rule (2) to reinforce the point made by Prof. Mavalankar. According to their rule, no business shall be included in the list of business without your permission, and no business shall be transacted at any sitting unless it is so included.

MR. SPEAKER: We will try and see what can be done because the selections are sometimes made late in the night. In that case, it is not possible. But we will try to see what can be done. Certainly there is something in what you say.

SHRI HARI VISHNU KAMATH: You can supply a cyclostyled list.

(iv) REPORTED RECENT INCIDENTS IN THE BORDER TOWN OF POONCH.

DR. KARAN SINGH (Udhampur): The recent incidents in the border town of Poonch cannot but cause grave concern. Poonch is situated on the line of actual

control and its sensitive location makes any trouble there more than usually dangerous.

For several months there has been simmering discontent regarding the recruitment policy of the State Government and it has finally erupted in the Police firing on Saturday in which a student has been killed. Unless effective steps are taken to sympathetically deal with the genuine grievances of the people of Poonch and to generally redress the longstanding regional imbalances in the State of Jammu and Kashmir, there is every likelihood of the situation deteriorating further.

The State Government will be well-advised to appoint a judicial inquiry into the Poonch incidents and also deal with the deeper problems with sympathy and expedition.

12-34 hrs. 9

MOTION RE: SITUATION ARISING OUT OF RECENT COMMUNAL RIOTS IN DIFFERENT PARTS OF THE COUNTRY

MR. SPEAKER: Prof. Samar Guha.

PROF. SAMAR GUHA (Contd.): I beg to move:

"That this House do consider the situation arising out of the recent communal riots in different parts of the country."

MR. SPEAKER: Motion moved:

"That this House do consider the situation arising out of the recent communal riots in different parts of the country."

Prof. Samar Guha.

PROF. SAMAR GUHA: Mr. Speaker, Sir, the subject that we are going to discuss to-day is a very sensitive one and 8 hours time has been allotted for it. I do not know in what mood our friends on all sides will participate in this debate, whether it will be an acrimonious debate accusing one another, apportioning blame on one another, levelling allegations against the former government or present government or we will approach the problem with a national perspective and constructive attitude so that the problems of communal troubles can be resolved with a national will and not with any desire for having any political gain out of this debate.

With this preliminary observation, Sir, I want to draw your attention that earlier,

by communal troubles or problems, we used to understand that there was some sort of trouble between two religious communities like the Hindus and Muslims.

But, now, Sir, another problem which has assumed rather a serious dimension is the problem of the upper-caste Hindus and the backward caste Hindus. That has also assumed a kind of communal tension—communal problem—in our country. It has, further, been aggravated recently by what you may call 'the caste conflict' by the issue on the reservation of jobs for the scheduled castes and the tribal people.

Sir, before I go into the problems on how to tackle that, let us recapitulate for a few minutes how this problem devolved on us and why this problem assumed the proportion as we find it to-day? It is known to all of us that the communal problem or the conflict between the Hindus and the Muslims is a legacy of the British Imperialism passed on us; it was known to everybody that before 1905, if we go through the history, we did not find anywhere in the record 'communal riot', 'communal conflict' but, at the instigation of the British Imperialism, to pursue their divide and rule, in 1905, to counter the anti-partition agitation of Bengal, the Muslims League was first formed in Dacca by the Nawab of Dacca for which Rs. 6 lakhs of money was given. That is how the communal riots started in the country thereafter.

Sir, I come from Dacca, a place, which is known as a plague spot of communalism. We had the best of relations between the two communities as a whole. But, Sir, we know that when the communal riots used to take place—it is known to all of you—perhaps Dacca was the centre of headquarters. There were two big revolutionary parties of Bengal and, whenever there had been any revolutionary action, some kind of killing or shooting of a district magistrate or some kind of an official took place and, within 12 hours, there were sets of people by whom the communal riots would start. This was the beginning. It was experienced almost monthly, yearly and innumerable. We had experienced this. The communal virus that was injected into our body-politic and how it has assumed and what it has assumed, its role, is all known to us; the worst feature of it, the worst kind of it, we witnessed was, in the days before and after partition. The tragedy of it is that all our national leaders who were crying hoarse against communalism finally succumbed to the ugly pressure of communalism and agreed to the Partition of India on the communal basis, although, afterwards, many guilty persons of partition discovered a new word 'secularism' for it. The word 'secularism' is