

[Smt. Kishori Sinha]

north Bihar in particular is suffering from power shortage. Presently load-shedding is being resorted to even in Patna. Farms and industries are being hit by the power shortage.

In order to meet the requirement of power, in North Bihar, Government started construction of a Thermal Power Station of 220 M. W. at Kanti, Muzaffarpur, Bihar.

It was announced that the Power station would be completed by 1983. But the tardy and indifferent manner in which the construction is proceeding, is causing apprehension and anxiety that the power station would not be completed within the stipulated period. It is more likely to go even beyond 1984.

The Minister of Energy had assured that he had advised the State Electricity Board to provide employment to local people particularly unskilled labour on a preferential basis. I have received complaints that this policy is not being implemented with the result that there is a great discontent in that area among the people. I am afraid if preference is not given to local people even for unskilled work, the situation may become tense.

I would, therefore, request the Government to appoint a body to monitor the pace of progress of construction in order that the project is completed within the stipulated time.

Secondly, I would appeal to Government to ensure the implementation of the policy of giving preference to local people in at least unskilled jobs.

(viii) **NEED TO RESTORE THE FACILITY OF JEWEL LOANS TO THE RURAL PEOPLE OF TAMIL NADU.**

SHRI CUMBUM N. NATARAJAN (Periyakulam): I wish to

invite the attention of the Minister for Finance and Banking to the following facts and request him to take immediate steps for the benefit of the rural folks in Tamil Nadu.

Recently, unprecedented events have happened in the State of Tamil Nadu. The cooperative banks and agricultural credit societies have all of a sudden suspended the sanction of jewel loans. The worst affected on account of this move of the Government if Tamil Nadu is the rural people, particularly small farmers, planters and other businessmen, since there is no private finance to which they can have recourse in dire circumstances. The State Government is aware that the jewel loan is of great utility to the public and yet has opted for the suspension of the issue of loans by cooperatives and agricultural societies at a time when farmers do not get adequate returns from the land. The Nationalised banks in Tamil Nadu have added their pinch of salt by steadfastly following the cooperative banks' move in the matter of jewel loans. The tall claims of implementation of the 20-point programme are best found only on paper in Tamil Nadu. It is disheartening to note that instead of providing additional assistance to the poor and needy, this vital source of help has been withdrawn.

The gravity of the situation can be best understood when it is pointed out that all the private sources of credit dried up as a consequence of the wiping out of the debts of the poor by the Government of Tamil Nadu in 1976. Now the Madras Central Cooperative Bank and its 18 urban affiliated branches in the city of Madras have stopped issuing the jewel loans from the last week of February, 1982. The annual disbursement of the loans used to be around Rs. 20 crores. The Reserve Bank of India is reported to have issued directives to the effect that jewel loans should not be

treated as credit to priority sector and the disbursement under jewel loan should at no time exceed 5% of the deposits. This has come handy to stop the jewel loans.

May I request the Minister to take up the matter with the concerned authorities and to restore the facility of jewel loan hitherto enjoyed especially by the masses in rural areas at the earliest.

(ix) NEED OF RESTORE ORIGINAL BANKING HOURS IN THE RURAL BRANCHES OF NATIONALISED BANKS.

SHRIMATI GEETA MUKHERJEE (Panskura) : Recently, the public banking hours of the rural branches of all the nationalized banks have been reduced from 4 hours to 2 hours a day. Moreover, among the six working days in a week, one day will be closed to the public in these rural branches. It seems this has been done according to the recommendations of a study team set up by Indian Banks Association.

Reduction of public banking hours in the rural branches of nationalized banks will not only bring great difficulties for the rural population which has to deal with these banks, but it is also likely to hinder the process of public resource mobilization through such banks.

With inadequate communication facilities in the rural areas, and the long distances of banks from the rural hinterland, it becomes difficult for the rural public to reach the place of banking life a clock work. With reduced hours, they will be in even more difficulty.

Therefore, I draw the attention of the Finance Minister towards this uncalled-for and harmful decision, both from the point of view of the rural population as well as for

the country's resource mobilization, and request him to take steps, so that the original banking hours in the rural branches of nationalized banks are restored.

13.07 hrs.

DEMANDS FOR GRANTS,
1982-83—*Contd.*

MINISTRY OF EDUCATION AND
CULTURE—*Contd.*

MR. DEPUTY-SPEAKER : We now take up further discussion and voting on the Demands for Grants under the control of the Ministry of Education and Culture. Already, 3 hours and 50-odd minutes have been exhausted. There is a balance of four hours. Now Mr. Satyendra Narayan Sinha.

Before he starts speaking, I would like to announce that the Deputy Minister will intervene at 2 p. m. to-day; and then the Minister will reply at 4.30 p. m. Now Mr. Sinha.

SHRI SATYENDRA NARAYAN SINHA (Aurangabad) : I am sorry to say that according to the reports that I have read according to the general situation reported in the Press almost every day, the state of affairs obtaining in universities and schools is highly unsatisfactory.

It appears to me that all is not well with Education. I don't want to blame the present Minister for this. It has been continuing like this. The 4th Educational Survey has made a report about the state of primary education in this country, and has said that most of the schools are neglected. There is inadequate resource, the curriculum has no correlation with the environment, and the situation is far from satisfactory.