

duty on manufacturers of copper at Rs. 3700 per M.T. for a period of one month from 1-10-82.

(iii) G.S.R. 590(E) published in Gazette of India dated the 5th October, 1982 together with an explanatory memorandum exempting Cotton Fabric printed on fixed tables by heated oil circulated by pump manually, from whole of duty of excise.

[Placed in Library. See No. LT—5461/82].

12.05 hrs.

#### MESSAGE FROM RAJYA SABHA

SECRETARY: Sir, I have to report the following message received from the Secretary-General of Rajya Sabha:—

'I am directed to inform the Lok Sabha that the Rajya Sabha, at its sitting held today, the 8th October, 1982, adopted the following motion in regard to the presentation of the Report of the Joint Committee of the Houses on the Mental Health Bill, 1981:—

"That the time appointed for presentation of the Report of the Joint Committee of the Houses on the Mental Health Bill, 1981, be extended up to the last day of the first week of the Hundred and Twenty-fifth Session of the Rajya Sabha".

MR. SPEAKER: Nothing goes on record, whatever they say.

(Interruptions)\*

MR. SPEAKER: Dr. Azmi. Calling attention. He is not present. Shri B. V. Desai. Shri P. K. Kodiyani. Shri Kodiyani is also not there?

(Interruptions)\*

MR. SPEAKER: Shri Rajesh Kumar Singh.

(Interruptions)\*

MR. SPEAKER: Nothing goes on record whatever they say.

अध्यक्ष

अध्यक्ष महोदय : फ्लड और ड्राउट पर डिस्कशन आ रहा है ।

श्री रामविलास पासवान (हाजीपुर) अध्यक्ष जी, मेरी कांस्टीट्यूयेंसी का मामला है, इसकी जांच करवाइये ।

अध्यक्ष महोदय : लीडर बनकर भी उतनी ही बात करते हो जितनी पहले करते मैं यही बात कह रहा हूँ, आप सुनते नहीं हो । पहले भी बताया, आज भी बता रहा हूँ कि डिस्कशन आ रहा है फ्लड और ड्राउट पर, इसी हफ्ते आ रहा है ।

SHRI RAJESH KUMAR SINGH (Firozabad): I call the attention of the Minister .....(Interruptions)

13.06 hrs.

CALLING ATTENTION TO MATTER OF URGENT PUBLIC IMPORTANCE REPORTED RACKET IN REMOVAL OF SOILED AND NON-ISSUABLE CURRENCY NOTES FROM CHESTS OF NATIONALISED BANKS INCLUDING PUNJAB NATIONAL BANK AND ACTION TAKEN BY GOVERNMENT

SHRI RAJESH KUMAR SINGH (Firozabad): I call the attention of the Minister of Finance to the following matter of urgent public importance and request that he may make a statement thereon:—

"The reported racket in removal of soiled and non-issuable currency notes from the chests of the nationalised banks including the Punjab National Bank and the action taken by the Government in the matter."

(Interruptions)

SHRI A. NEEUALHITADASAN (Trivandrum): Starvation deaths are taking

SHRI A. NEELALOHITHADASAN NADAR (Trivandrum): Starvation deaths are taking place.

(Interruptions)

MR. SPEAKER: Do the starvation deaths occur without drought?

(Interruptions)

MR. SPEAKER: Do they occur without any drought? Drought and starvation deaths, are they not one factor?

(Interruptions)

MR. SPEAKER: Why do you not take your seat? This is too much. It does not become. It does not behave. We have already announced.

(Interruptions)

MR. SPEAKER: We have already announced that we are going to discuss it.

(Interruptions)

MR. SPEAKER: You think what the people will think about you.

SHRI SATYASADHAN CHAKRABORTY (Calcutta South): Starvation deaths occur because of non-purchasing power.

MR. SPEAKER: Because, if there is enough of food nobody will die.

(Interruptions)

MR. SPEAKER: Why do you always shout?

(Interruptions)

MR. SPEAKER: I do not listen to unnecessary things.

I listen to positive things.

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): It may be recalled that in reply to....

(Interruptions)

SHRI NIREN GHOSH: Mr. Speaker, Sir.... (Interruptions)

AN HON. MEMBER: We do not know whether Shri Niren Ghosh is speaking or not.

(Interruptions)

SHRI PRANAB MUKHERJEE: It may be recalled that....

(Interruptions)

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): It may be recalled that in reply to an unstarred question No. 4386 by Hon. Shri G. Y. Krishnan answered in this House on 6th of August this year it was stated that during the inspection of its Naroji Nagar Branch of Punjab National Bank, New Delhi in June 1982 inspectors of the Bank had detected shortage of cash in the currency chest. The bank had initiated immediately physical counting of the entire cash lying at the concerned branch. The counting has since been completed on 30th September 1982. The physical verification of currency chest balances revealed a shortage of Rs. 29,043.

The Punjab National Bank has also undertaken physical verification of the balances of its currency chests at other places in Delhi. Physical verification is, however, still going on.

In view of the shortage of cash in the currency chest at Naroji Nagar, Punjab National Bank requested RBI New Delhi to examine/re-examine its pending remittances with them. The currency chest at bank's office Parliament Street, New Delhi had made six remittances to RBI between the period 27th June, 1979 to 8th March, 1982. The counting of one remittance sent on 14th January 1981 amounting to Rs. 19.40 crores has been taken up in hand. Out of Rs. 17,23,40,000/- already counted, a cumulative shortage of Rs. 90,670/- has been noticed upto 9th October, 1980. The counting is still going on.

In respect of shortage detected at Naroji Nagar branch, an FIR has been lodged with the police and 4 employees including one Assistant Manager have been suspended. Steps are also being taken to initiate departmental action against cashiers who had appended their signatures on the packets in token of having re-counted the cash

[Shri Pranab Mukherjee]

and in which packets shortages were detected. As regards shortages in remittances with the RBI the full extent of shortage is yet to be ascertained. Meanwhile the slips received from RBI indicating the deficiencies noticed by them during detailed examination, are being examined with a view to fixing responsibility and taking action against those found guilty.

After the occurrence of the incident at Naroji Nagar, Punjab National Bank has taken steps to strengthen its inspection and control system. Instruction have been issued to all the regional/zonal managers all over India to conduct immediate surprise checking of the currency chest balances. Steps are also being taken to strengthen the inspection network. These inspections will be in addition to the monthly verification to be conducted by officials authorised by the regional managers. Branches have been advised to remit cash to the currency chest accompanied by the cashier and an officer of the branch and to get the cash counted and obtain the credit advice. The standing instructions in this regard have been reiterated and detailed instructions given regarding the re-counting and verification of notes deposited in the currency chests. Monthly verification of currency chest balances would be monitored through a proforma indicating the percentage and the value of notes of different denominations which have been counted physically.

As regards the question of shortage of cash in the currency chests of other nationalised banks, in 1982, there was one other case as reported by the Reserve Bank of India. There was a shortage of Rs. 6,095 in the currency chest with State Bank of India, Hungund (Karnataka). The shortage was detected at the time of physical verification of cash balances in August 1982. FIR has been lodged with the police.

The Government have advised the RBI and the nationalised Banks to tighten the administrative arrangements and ensure strict observance of the instructions on the subject with a view to preventing such losses.

12.00 hrs.

[MR. DEPUTY-SPEAKER in the Chair]

श्री राजेश कुमार सिंह : उपाध्यक्ष महोदय, माननीय मंत्री ने अपने वक्तव्यों में कहा है —

"The physical verification of currency chest balances revealed a shortage of Rs. 29,043."

फिर उन्होंने और बैंको के बारे में भी कहा है कि स्टेट बैंक में भी कहीं पर शार्टेज है। इन्होंने यह भी कहा है कि—

"Instructions have been issued to all the regional/zonal managers all over India to conduct immediate surprise checking of the currency chest balances."

यह कहने से हो बात पूरी नहीं होती वास्तविकता के बारे में मंत्री महोदय ने कुछ बताने की कोशिश नहीं की।

नये नोटों पर तो प्रीमियम मिलता ही है, लेकिन अब पुराने नोटों पर भी प्रीमियम मिलता है। डिस्ट्रिक्शन को पद्धति के बारे में भी उन्होंने कोई संकेत नहीं दिया है। उन्होंने यह तो बता दिया कि कितनी शार्टेज कहां पर काउंटिंग में हुई है। एक स्पेशल प्रोसीजर उन्होंने अडाप्ट किया पहले टाप सीक्रेट प्रोसिजर था। इसके अलावा और भी बहुत सारे प्रोसिजर फ्राइनेग्स मिनिस्ट्री या रिजर्व बैंक आफ इंडिया ने अडाप्ट किये।

मेरा कहना यह है कि जो स्पेशल प्रोसिजर है, इसमें इतनी ज्यादा लूपहोल्स हैं जिनका इन्तहा नहीं है और वे लिफ्टेजल भी करते ही हैं और साथ ही नेशन एक्सचेंजर को भी काफी बड़ा नुकसान पहुंचा रहे हैं जिस पर भी आगे गौर कर लें।

होता क्या है कि पुराने नोटों के बंडल के बंडल बन लेते हैं और उसके बाद किसी पंचिंग मशीन से निशान नहीं किये जाते हैं और न उनकी डिफेंसिंग की जाती है और उनको बोरों में भर दिया

जाता है। ऐसे बैंग डिस्ट्रक्शन के लिये ले जाये जाते हैं, उसके साथ दो कांस्टेबल और एक सबइन्स्पेक्टर और उनके अफसर होते हैं। जो सौंपल हो गये हैं, उनके 2,3 बंडल निकाले और जला दिया जाता है, लेकिन इसके बीच की बात आप जरा सोचें।

जब सायलड नोटों को डेस्ट्राय करने के लिये ले जाते हैं, तो बीच में बोरे गायब हो जाते हैं और कई बार नोटों की जगह कागज मिलते हैं। सिक्युरिटी की आज कल क्या हालत है, इससे तो आप अपरिचित नहीं हैं। लगभग 16 लाख रुपये के एक रुपए और दो रुपए के नोट रोज डेस्ट्राय किए जाते हैं। 600, 700 लाख रुपए के नोट हर महीने डेस्ट्राय किए जाते हैं।

जहां तक नोटों को जलाने की पद्धति का सम्बन्ध है, मंत्री महोदय को याद होगा कि ग्रिनियन गवर्नमेंट ने इस स्पेशल प्रोसिजर का विरोध किया था। इसी तरह रिजर्व बैंक के डायरेक्टरों की भी राय थी कि इस प्रोसिजर में खामियां हैं। मैं जानना चाहता हूँ कि बोर्ड ऑफ डायरेक्टरों की राय के बावजूद इस प्रोसिजर को क्यों एडाप्ट किया गया। देश में 3300 चेस्ट्स हैं और वे सब पुराने नोटों से ओवरफ्लॉ कर रहे हैं। इसकी वजह यह है कि उन्हें जलाने की व्यवस्था नहीं है और स्टाफ को कमी है।

इन नोटों के बारे में एक रैकट चल रहा है। अखबारों में आया है कि पंजाब और बंगलौर में बैंक के अधिकारियों से मिल कर इस तरह के नोट बाजार में पुनः चलाए जाते हैं। चूंकि सायलड नोटों का डीफेंसिंग या पंचिंग नहीं होता, इस लिए वे पीगल टैंडर बने रहते हैं। इसीका

नतीजा है कि पुराने नोटों का कारोबार करने वाले बहुत से लोग पनप रहे हैं। वे इस तरह के नोट डिस्काउंट पर लेते हैं, दस रुपये का नोट आठ रुपए में लेते हैं। मेरे दोस्त ये दो नोट दिखा रहे हैं। मुझे पता नहीं कि ये सायलड नोट्स हैं या नहीं। इनकी हालत खस्ता है। पता नहीं, ये कैसे चल रहे हैं। उत्तर प्रदेश, हिमाचल प्रदेश, जम्मू-काश्मीर और पंजाब में इनका खूब प्रचलन है।

इस स्पेशल प्रोसिजर की जस्टिफिकेशन यह दी जाती है कि हमारे पास स्टाफ की कमी है और हमारे लिए नोटों की काउंटिंग करना संभव नहीं। रिजर्व बैंक ऑफ इंडिया एक्ट के मुताबिक इस बारे में वीक्ली फ़िगरिंग पब्लिश किए जाने चाहिए कि सर्कुलेशन में कितने नोट हैं और प्रापर पंचिंग के बाद कितने नोट डेस्ट्राय किए गए हैं। लेकिन ऐसा नहीं किया जाता है पता नहीं, क्यों। 1 जुलाई, 1972 को 1953 मिलियन गारंटी नोट्स और चेस्ट नोट्स का एग्जामिनेशन होना बाकी था।

रिजर्व बैंक ने एडवाइस दी कि हम पर बत बर्दन है, इस लिए काउंटिंग का काम कामर्शल बैंक कर लें, डिस्ट्रक्शन का काम हम कर लेंगे। कामर्शल बैंकों ने यह कर कट्ट मना कर दिया कि हम यह खाम-म-खाह का बर्दन नहीं लेना चाहते। अगले कामर्शल बैंक काउंटिंग कर देते हैं और बंडल बना देते हैं तो वे रास्ते में गायब हो सकते हैं। यह जो करोड़ों रुपये का घपला हो रहा है, इसकी कोई खोज-खबर नहीं की गई है। रिजर्व बैंक द्वारा अलग अलग बैंकों द्वारा रेमिटेसिज एक्सेप्ट करने के बारे में अलग अलग रवैया अपनाया जाता है।

एक बात में और कहना चाहता हूँ कि अभी रिजर्व बैंक एम्पलाईज एसोसि-



[श्री राजेश कुमार सिंह]

एशन के सेक्रेटरी ने बड़े साफ शब्दों में इस मामले के सम्बन्ध में कहा है :

The circulation of soiled, defective and unserviceable currency notes has thrown upon the region to unscrupulous elements who are suspected to be circulating the fake currency notes.

उनका एलिंगेशन यह भी है कि सारे लूपहोल्स के लिए रिजर्व बैंक के अधिकारी ही जिम्मेदार हैं। वे मि० शर्मा हैं जिन्होंने खुलेआम चार्ज लगाया है।

Mr. Sharma charged that this has led to new openings for misappropriation, fraud and mismanagement, and under the Reserve Bank of India Act, the bank should publish latest weekly figures of currency notes in circulation and the number of notes destroyed after proper punching.

इतना ही नहीं उन्होंने यह भी कहा है :

He alleged that the bank management in all its 15 issue centres where about 3000 currency chests are provided by straightway burning the soiled notes without proper verification, counting and examination and ascertaining the numbers qualitatively and quantitatively.

कोई जरूरत ही नहीं है, न तो गिनने की, न क्वालिटी देखने की और न क्वांटिटी देखने की। सोचते हैं कि यह तो जनता का पैसा है जैसे चाहे इस्तेमाल किया जा सकता है। इस निर्धन देश की दौलत यदि इस तरह से बर्बाद होती रहेगी तो उम्का क्या नतीजा निकलेगा—इस बात पर सरकार को बड़ी गम्भीरता के साथ विचार करना चाहिए।

ओवर-फ्लोइंग के बारे में यह कहकर वे बच नहीं सकते हैं कि ओवर-फ्लोइंग बनी रहेगी। इसके साथ ही साथ जहां

नोट्स की प्रिंटिंग होती है, नासिक में, उसके बारे में भी अखबार में निकला है :

“High Wastes Rates in Currency Printing”

पब्लिक एकाउन्ट्स कमेटी ने भी 1971-72 में अपनी रिपोर्ट में इन नोट्स के बारे में कार्यवाही करने के लिए कहा था लेकिन उनक सुझावों पर भी सरकार ने कोई विचार नहीं किया। आपको सुनकर ताज्जुब होगा कि प्रिंटिंग में 1980-81 में एक रुपए के नोट्स 11.09 परसेन्ट बर्बाद हुए, दो रुपए के नोट्स 13.23 परसेन्ट बर्बाद हुए और सौ रुपए के 11.38 परसेन्ट बर्बाद हुए। उसमें से कुछ परसेन्ट की खराबी मशीनों और पेपर की बजह से हो सकती है परन्तु इन सारी बातों पर कभी भी विचार नहीं किया गया। मैं मन्त्री जी से जानना चाहूंगा कि इन सारे लूपहोल्स को प्लग करने के लिए आप क्या कार्यवाही करेंगे? आज इस देश की जो आर्थिक स्थिति है उसमें इस प्रकार से जो देश का धन बर्बाद हो रहा है, उसको रोकने के लिए क्या आप आफिसर्स के खिलाफ, जोकि कुछ लोगों से मिलकर एक रैकेट चला रहे हैं, कार्यवाही करेंगे? इसमें केवल पंजाब नेशनल बैंक का ही सवाल नहीं है, स्टेट बैंक में भी, सारे मुल्क में यही हालत है। इसलिए पहले तो इसमें प्रोसीजर बदलने की बात आती है और दूसरे जो आफिसर्स इसमें इन्वाल्व्ड हैं उन्हें बदलने तथा उनके खिलाफ कार्यवाही करने एवं प्रिंटिंग, एकाउंटिंग और सेक्योरिटी को मजबूत करने की बात आती है।

SHRI PRANAB MUKHERJEE: Sir, the hon. Member has mentioned a number of points, and as I mentioned in the reply to the motion, already we have taken action. The persons against whom F I R has been lodged are placed under suspension, and in respect of all the curren-

cy chests of PNB, physical counting is being made. Sir, we shall have to understand the dimension of the problem. All over the country, we have 3,795 currency chests including the State Bank of India, nationalised banks and others. And the number of pieces of notes handled—I am just giving you the figures for the understanding of the hon. Members. As on 31st March, 1982, 354.1 crores of pieces of soiled notes had to be destroyed and the number of personnel required would be 2,600—Coin and Note Examiners—throughout the year. I am just mentioning these figures. Why—I will come little later. Apart from that, the Reserve Bank has to handle about 900 crores of pieces of various denomination—notes from one rupee to 100 rupee. And if you do not have a special procedure and if you just go on having counting by a physical verification, the total number of persons required would be 7,300. Now, the question is whether it would be worthwhile to deploy this much personnel and causing that much expenditure?

AN HON. MEMBER: Why not worthwhile?

SHRI PRANAB MUKHERJEE: I am coming to that.

SHRI SUNIL MAITRA: This procedure has to be followed!

SHRI PRANAB MUKHERJEE: The problem with my friends is, they do not try to understand. The same problem will come. Today what is the position? I am just giving you one instance. For one rupee note, we are having some cost on paper, incidental etc. The one-rupee notes are in circulation for six months. If you deploy these personnel—the administrative expenditure today in the Reserve Bank is that the number of total staff is 2,500 and only for this purpose, I will have to require additional 7,300 hands? What would be the cost?

SHRI HARIKESH BAHADUR: It will solve unemployment.

SHRI PRANAB MUKHERJEE: In that way, you can solve unemployment problem by giving doles. But where the economy will go? What is the amount of this? Out of 3,795 currency chests, during the last 4 years, 11 cases of this type of frauds have been detected—from 1978 to 1982. And whenever it has come, one of the special procedures, for which the hon. Member expressed his view, is that in regard to the currency note of one rupee to ten rupee, it is true that before destruction, we are not having the physical counting; we are having sample counting which the hon. Member mentioned. But, in two stages, the physical counting takes place. One stage is when it is being sent from the branch office to the currency chest and the second stage is at the currency chest itself. In regard to the notes of higher denomination, that is, 20 rupees note, 50 rupees note and 100 rupees note, even at the point of destruction, physical counting takes place.

But, if you want, I do understand any trade union would be interested to expand its empire by providing more jobs. But what would be cost-benefit ratio? (Interruptions.) Why this is objected to, I know little of what is being advocated now. It will help certain unions to have the expansion of their empires. For that, I do not mind it. But I would have a serious objection... (Interruptions.)

MR. DEPUTY-SPEAKER: Let him complete his reply. Would he not reply? Please hear him.

SHRI PRANAB MUKHERJEE: Sir, definitely I cannot accept the proposition because the cost of the destruction of notes would be more and disproportionate than this. Therefore, this special procedure which is being adopted by the Reserve Bank, to my mind, is justiciable and we can, if justifiable, obviously see that random checking is done and strict compliance of the detailed procedure are followed. And for that, whenever occasion like this comes, we shall have to take the responsibility. But, definitely, we cannot accept the solution which will

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be disproportionately expensive one. We will have to strike a balance between these two. This is exactly what we are doing. There is another aspect also. That is why precisely it has been decided that in order to reduce the hazard, we are trying to replace one-rupee and two-rupee notes by the coins so that they will have a larger and longer durability. At the same time, the problem of destruction would also be, to some extent, lessened.

As regards the other matter as to what the union has suggested, I have examined it. It is not possible to accept their suggestion. Let us not rake up the issue because I have been able to sort it out. They have also agreed to our formula. Let us not go into that aspect any longer.

**SHRI RAJESH KUMAR SINGH:** What about printing press?

**SHRI PRANAB MUKHERJEE:** That has nothing to do with it. You cannot bring everything under the sun under one Calling Attention.

**MR. DEPUTY-SPEAKER:** This is with regard to soiled notes only. This is not a general discussion. You can have some other opportunity for that.

**SHRI NAWAL KISHORE SHARMA (Dausa):** Mr. Deputy-Speaker, Sir, the hon. Minister has tried to dispel many of the impressions which are prevailing in the minds of the people about destroying soiled notes. But what is important is that in our country the banking system as such should not lose credibility. Whenever anything comes out in the press about defalcations or about something fishy in the banking system, the confidence of the people sometimes in the banking system is eroded. In a country like ours which is still very much primitive in the banking system, this sort of tendency has to be strongly dealt with.

Of course, the dimensions of the problem have been explained by the hon. Minister. But what is more important is that though the instructions have been there, as the hon. Minister stated, and also these instructions should be fool-proof, these instructions have not been complied with. The hon. Minister says that these instructions have been reiterated. After all, the bank officials are getting very high salary with only a little work to do. In spite of that, I want to know why it is that these instructions have been followed more in breach rather than in observance.

In view of this, I want to know from the hon. Minister whether any action has been initiated against these Bank officials who have not complied with these instructions. I know, the statement only speaks about the Punjab National Bank. But there are many Banks, nationalised as well as otherwise, wherein large amounts of money are exchanged and this question about the Banks using the money, about the shortages in the packets and all that, is coming up day in and day out in the press. Why is it that this system of checking and counter-checking that the hon. Minister has reiterated in his statement has not been done? Firstly, I would like to know from the hon. Minister, if it has not been done, whether any action has been contemplated against those officers who have not been observing these instructions?

The second question that arises out of the answer given is this. It has been stated that steps are also being taken to initiate departmental action against the Cashier who had appended his signature on the packets.

Why departmental action? While the others have been hauled up in a police case, why this Cashier has been shown that leniency? After all, it was he who has checked the note and the primary responsibility is of that man. Why departmental action? Sometimes, departmental action means very minor punishment. The man who received the notes is the primary person who has to answer. Therefore, unless you put that man also in



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 that criminal case together, all the accused together, nothing can be made out. I would like to know from the Hon. Minister why departmental action has been initiated against this gentleman who is reported to be the Cashier.

The next question which arises out of the answer is the monthly verification to be conducted by officials authorised by the Regional Manager. Was this monthly inspection carried on by the officers authorised by the Regional Manager? If not, what action is contemplated against such persons? What is important is, I may again stress, that the peoples' confidence should not be eroded in the banking system. I know that the amount involved is very little and it is not that big as to create a panic in the Ministry or the Reserve Bank of India. What is important is not the amount. What is important is as I have already repeated again and again, peoples' confidence in the banking system.

The Hon. Minister has stated that 11 fraud cases have been detected from 1978 to 1981. What is the figure for the last three years? Is it on the increase? If it is on the increase, why adequate steps were not taken before hand? So far as my information goes, it is on the increase. It has doubled nearly. Therefore, I would like to know from the Hon. Minister what was the previous figure.

There is an agitation going on in Jaipur Reserve Bank. News appeared in the press that the officials of the Reserve Bank at Jaipur are bungling the soiled notes. May I know from the Hon. Minister whether that news item has come to his notice and has he examined that case and if his officers have examined, why a contradiction has not been issued? After all, the Reserve Bank has a Public Relations Officer and if there is nothing wrong, the people should also be taken into confidence. Why is it that the Reserve Bank or other banks are not issuing statements which contradict those untrue statements?

**SHRI PRANAB MUKHERJEE:** First of all, I entirely agree with the Hon. Member that it is not a question of amount

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 and that it is not a question of one or two odd cases. But definitely we shall have to ensure and maintain the credibility of the banking system as a whole.

When I say that the number of such cases are few and far between, that does not mean that this type of fraud cases should arise. I just tried to explain the dimension of the problem.

But it is definitely not my intention or of anybody that this type of cases should be allowed or continued because ultimately it will erode the credibility of the institution. This is a serious problem.

It is also because of the phenomenon of physical expansion. As I have said the Hon. Member would recollect that just 13 years ago, at the time of nationalisation, the total number of bank branches was 6,800 if I remember correct. Today it is more than 35,000. But the deposits have not kept pace with this physical expansion of bank branches. It is true that we have not been able to create that type of expertise which could go into the detailed scrutiny and provide the efficiency. So that type of deficiencies are there and definitely we shall have to improve them.

In regard to the question that when I suggested that instructions have not only been reiterated, every individual bank has been instructed, 'You will have to take care that the field officers and persons in charge ought to comply with these instructions and if they fail in their duty, appropriate action would be taken.

Thirdly in regard to the Cashier for which he raised a specific question as to why departmental action was alone taken, it was not only departmental action but he has been placed under suspension. He is also a person against whom criminal charges have been brought through FIR and, therefore, in respect of all others action has been taken.

The fourth question is: in order to improve, what further steps have we taken? We have already appointed a small group under Dr. Hathi of the Reserve Bank of India to look into the security angle. Hon. Member mentioned that sometimes wa



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get complaints that actually notes were not destroyed. If the security arrangement is not adequate, cases may occur where somebody just pockets ten pieces of Rs. 100 notes. That will mean a lot of money—a thousand rupees. Therefore, in order to strengthen the security, a small group has been appointed and representatives of various intelligence and security agencies are also there so that they can make their recommendations and we will implement them. As and when these types of cases are brought to our notice not only from the Government side but also by the Reserve Bank and other appropriate authorities, they take note of it and we try to remove the deficiencies and plug the loopholes.

In regard to the last point about the Jaipur incident, unfortunately I do not have any personal knowledge. I will have to collect it and I will pass it on to the hon. Member.

MR. DEPUTY SPEAKER: Dr. A. U. Azmi—you must have been in your seat when you were called. But, as a special case, I am allowing you. You are the first in the Calling Attention... He will be brief as he has been given bonus time.

(Interruptions)

SHRI SUNIL MAITRA: A precedent is there.

MR. DEPUTY SPEAKER: We can do a lot of good, Mr. Kishore, through goodwill.

Dr. Azmi.

डा० ए० यू० आज़मी (जोनपुर) : डिप्टी स्पीकर साहब, रिज़र्व बैंक आफ इंडिया के बहुत से फंक्शन्स हैं उनमें एक यह भी है कि सोइल्ड नोट्स को जमा करे और नए नोट्स से उनको रिप्लेस कर के तमाम नेशनलाइज़्ड बैंक्स को दे। अभी पिछले महीने आर० बी० आई० ने कोशिश बैंक लोग को क्लीयर करने की लेकिन अभी भी सर्कुलेशन में 16 करोड़ के जो नोट्स पड़े हुए हैं

उनको रिप्लेस नहीं कर सका। बदकिस्मती से यह भी पता चला कि 8 जुलाई को नौरोजी नगर की पंजाब नेशनल बैंक की ब्रान्च से 15,000 रु० के नोट्स इस तरह के गायब पाये गये जिससे भी अंदाजा लगता है कि जो सिस्टम है सोइल्ड नोट्स को रखने का, उनकी काउन्टिंग करने का उनकी क्वालिटी और कंडीशन को देखने का वह बताता है कि इस तरह की गबन होती रहे। और उसके बाद यह कोशिश की गई कि कोई इमरजेंसी मैथड अडाप्ट किया जाय ताकि क्लीयरेंस हो जाय। और दिल्ली आर० बी० आई० ने कोशिश की और उसने देखा, दिल्ली आफिस ने अकेले ही, 30 जून को पता चला कि 1 और 2 रु० के करेन्सी नोट्स 26 करोड़ 29 लाख के हैं... और 5 और 10 रु० के नोट 19 करोड़ 18 लाख के हैं।...

20 रुपए के एक करोड़ 74 लाख रुपए, 50 रुपए और 100 रुपए के दो करोड़ 75 लाख रुपए बर्बाद करने के लिए पड़े हुए हैं। इनके रिप्लेसमेंट की ड्यूटी पूरी न करने की वजह यह भी मालूम हुई कि जो जो हमारे नोट एग्जामिनेशन सेन्टर हैं, जहां पर कि सिर्फ 6 हजार लोग काम कर रहे हैं और एक हजार बैंकेन्सी पड़ी हुई हैं और सिर्फ 15 इश्यू सेन्टर आर० बी० आई० के हैं जो करेन्सी सर्कुलेशन को हैंडल करते हैं।

ये बैंक सोयल्ड नोट्स को स्टोर करते हैं जिसकी देखभाल हमारा आर० बी० आई० करता है और उनकी कंडीशन और क्वालिटी चेक करते हैं। लेकिन इसके बाद यह देखा गया कि यहां पर नया तरीका ईजाद किया जाए और कोशिश की गई कि उसको जल्दी से डिस्पोज़ आफ किया जाये जिसमें कि तीन महीना लग गया। जब यह चेक पढ़ा जा रहा

सेन्टर पर तो काउंटिंग, एग्जामिनेशन और क्लरीफिकेशन का जो तरीका एडाप्ट किया, उसने 3 महीने 6 दिन कम कर डाला, जिससे बहुत परेशानियां पड़ी इनको। बहरहाल, यह सब तरीके ऐसे हैं कि जिसकी वजह से यह मौका दिया गया और मौका मिलता है उसमें से नोट गायब करने का। वहां स्टाफ की कमी भी है और जो स्टाफ रेगुलर काम करता है, वह भी एक रैकेट बनाये हुये हैं, इसका चैक अभी तक नहीं किया गया।

मैं मंत्री महोदय से दो बातें अर्ज करूंगा, सजेशन मेरा यह है कि जहां पर काउन्टिंग होती है नोटों की, अगर मुस्तकिल हो तो स्टाफ बढ़ा दें और नहीं तो जब काउन्टिंग शुरू करें उसकी, उस वक़्त कुछ लोगों को हायर कर लें ताकि वे रैकेट न बना सकें और इस काम में गबन न हो सके। दूसरा, जो कुछ हुआ जिसके चार्जेस लगाये गये हैं, बहुत से लोग कह रहे हैं हिन्दुस्तान के, क्या उसकी जांच मंत्री महोदय सी०बी० आई० के जरिये करायेंगे, और इस रिकॉर्डिज को गिरफ्तार करेंगे और सजा देंगे और इसको फिर चैक करेंगे ताकि आईन्दा ऐसा न हो सके।

SHRI PRANAB MUKHERJEE: Sir, I have already replied to the main question.

So far as the Punjab National Bank is concerned, we have instructed them to have the entire currency changed after total, physical, counting. The persons concerned are already under suspension. Also we have issued instructions in regard to the persons who are not complying with the instructions and the usual procedure that appropriate action will be taken against them. In regard to having a large number of people for this job, I have explained the difficulty. I can give the hon. Member some figures as to how much work is being done.

In 1978, the total number of soiled notes destroyed was 363.5 crores. Similarly, in 1979, it was 345 crores; in 1980, it was 446 crores and in 1981, it was 378

crores. As I mentioned already, a Group has been appointed and they will make recommendations in what possible manner we can plug the loopholes and improve the functioning. The hon. Member has mentioned that it is not a foolproof system. Perhaps, in a given situation, I admit that we cannot have that foolproof system totally but we shall have to reduce the element of this as far as possible and we are trying to do that.

MR. DEPUTY-SPEAKER: Now, matters under 377.

12.56 hrs.

#### MATTERS UNDER RULE 377

(i) NEED TO FORMULATE A POLICY FOR MAINTENANCE OF CULTURAL HERITAGE OF INDIA.

श्री भीष्वाभाई (वांसवाड़ा) : उपाध्यक्ष महोदय, मैं नियम 377 के अन्तर्गत निम्नलिखित विषय इस सदन में उठाना चाहता हूँ -

मेरा तात्पर्य तीर्थ यात्रियों द्वारा उठाये जा रहे कष्ट के बारे में है जो भारतीय सांस्कृतिक धरोहर को बनाये रखने हेतु है। जो यात्रीगण हेमकुंड गुरुद्वारा जाते हैं, उनको आपार कष्ट का सामना करना पड़ रहा है। हेमकुंडगुरु द्वारा उत्तर प्रदेश में हिमालय की एक चोटी पर स्थित है जिसकी ऊंचाई लगभग 15,120 फीट है। इस गुरुद्वारे में जाने के लिए आखिरी पड़ाव गोविन्दघाट एवं गोविन्द धाम गुरुद्वारे में करना पड़ता है। इन गुरुद्वारों के अलावा यहां पर ठहरने आदि का और कोई प्रबन्ध नहीं किया गया है।

गोविन्द धाम एवं गोविन्द घाट के गुरुद्वारों का प्रबन्ध किसी निजी ट्रस्ट में है और यहां के कार्यकर्ता लोग मनमाने तरीके से यात्रियों की आवश्यक सुविधाएं प्रदान करते हैं। प्रायः ऐसा देखा गया