

West Bengal in any month; sometimes even half the amount does not reach in a month.

12.16 hrs.

[MR. DEPUTY SPEAKER in the Chair]

Due to this and the consequent failure of ration supply in a deficit State like West Bengal the prices of food-grains are steadily increasing in all areas of West Bengal causing great hardship to the poor.

The Minister of Civil Supplies should immediately see so that supply is rushed and the situation can be remedied.

12.17 hrs.

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT BILL—Contd.

MR. DEPUTY-SPEAKER: The House will now take up clause-by-clause consideration of the Bill to establish a bank to be known as the National Bank for Agriculture and Rural Development for providing credit for the promotion of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas with a view to promoting integrated rural development and securing prosperity of rural areas, and for matters connected therewith or incidental thereto.

Clause 2—(Definitions)

PROF. N. G. RANGA (Guntur): I beg to move:

Page 1, line 14,—

after "includes" insert—

"horticulture"(14)

SHRI BAPUSAHEB PARULEKAR (Ratnagiri): I beg to move:

Page 1, line 15,—

after "farming", insert—

"horticulture". (15)

PROF. N. G. RANGA: There is no need to speak for me, Sir, as I have already expressed myself.

SHRI BAPUSAHEB PARULEKAR: The hon. Minister is accepting my amendment and, therefore, there is no need for me to speak.

THE MINISTER OF FINANCE (SHRI R. VENKATARAMAN): Though I am advised by the Law Department that the word 'agriculture' includes 'horticulture', in order to make it clear, I agree to accept the amendment moved by my respected friend, Prof. Ranga.

MR. DEPUTY-SPEAKER: The question is:

Page 1, line 14—

after 'includes' insert—

'horticulture'. (14).

The motion was adopted.

MR. DEPUTY-SPEAKER: I shall now put amendment No. 15 moved by Shri Bapusaheb Parulekar to the vote of the House.

Amendment No. 15 was put and negatived.)

MR. DEPUTY-SPEAKER: The question is:

"That clause 2, as amended, stand part of the Bill."

The motion was adopted.

Clause 2, as amended, was added to the Bill.

Clause 3—Establishment and incorporation of National Banks for Agriculture and Rural Development.

SHRI SUDHIR GIRI (Contai): I beg to move:

Page 4, line 25,—

for "Bombay"

substitute "Calcutta". (17)

Page 4. line 26,—

after 'place'

insert—"in the eastern region of the country". (18)

THE MINISTER OF FINANCE (SHRI R. VENKATARAMAN): Sir, this provides that the headquarters will be in Bombay or at any other place as Central Government may fix. The idea is that since the Reserve Bank and all the Central apex institutions are in Bombay, it would be advisable to have the Headquarters there. However, the Clause does not prevent the headquarters being changed. Therefore, I am unable to accept the Amendment.

MR. DEPUTY-SPEAKER: I put Amendments No. 17 and 18 moved by Shri Sudhir Kumar Giri to the vote of the House.

*Amendments Nos. 17 and 18 were put and negatived.*

MR. DEPUTY-SPEAKER: The question is:

"That Clause 3 stand part of the Bill."

*The motion was adopted.*

*Clause 3 was added to the Bill.*

*Clause 4 was added to the Bill.*

*Clause 5 (Management)*

SHRI MOOL CHAND DAGA (Pali): I beg to move:

Page 5—

omit lines 9 and 10. (22)

SHRI R. VENKATARAMAN: Sir, we are not accepting this amendment.

SHR MOOL CHAND DAGA: Sir, in the discharge of powers under this section, the Managing Director will follow the instructions as the Chairman may give. I would like to know whether this Bill has given any powers and functions to the Chairman? If not, then what directions can he give. So long as the Board does not give power to the Chairman, how can the Chairman give directions? What are the provisions and clauses in which Chairman has been given powers. He can give directions

provided this Board has entrusted him with any such powers. Now according to the Sub-Clause 3 of Section 5, it is said that:

"The Managing Director shall also have powers of general superintendence, direction and management of the affairs and business of the National Bank and may also exercise all powers and do all acts and things which may be exercised or done by the National Bank."

That is under certain regulations, which will be framed, the Managing Director will function. Well and good. But what about the directions? Nothing has been mentioned. Therefore, I think a time can come when the Chairman may oppose the direction saying he is not supposed to carry it out because he can say you have no right to give directions to me until and unless the bill empowers.

SHRI R. VENKATARAMAN: Sir, the hon. Member, Mr. Daga, is indulging in flights of imagination. Actually in all these institutions we have a chairman, a Managing Director. A Chairman-cum-Managing Director is also there in many of the recognised institutions, in many of the banks.

We have provided in this, that there will be a Chairman; and, if necessary, a managing director—not necessarily there must be a Managing Director. But if there is a Managing Director—in fact, if we don't appoint, they will appoint; the Executive has the power to appoint a Managing Director, or not to appoint a Managing Director,—the Executive has the power to appoint a Chairman-cum-Managing Director or to appoint a Chairman separate from the Managing Director. Therefore, these are powers which the Executive has. All that this section says is that the Chairman will give the directors. If the Managing Director does not carry out these directions, he will be dismissed. Therefore there is no question that such a thing will arise.

**SHRI MOOL CHAND DAGA:** One sentence. Heavens will not fall. Kindly hear me.

**MR. DEPUTY SPEAKER:** He has already replied. The question is:

Page 5,—

omit lines 9 and 10. (22)

*The Motion was negatived.*

**MR. DEPUTY-SPEAKER:** The question is:

“That Clause 5 stand part of the Bill.”

The Motion was adopted.

Clause 5 was added to the Bill.

Clause 6—Board of Directors.

**MR. DEPUTY-SPEAKER:** Mr. Daga, are you moving your amendment No. 9?

**SHRI MOOL CHAND DAGA:** Yes, I beg to move:

Page 5,—omit lines 26 to 30. (9)

Page 5, line 23, after ‘shall be’ insert ‘non-Government’ (25)

**MR. DEPUTY SPEAKER:** Are you moving your amendment, Mr. Parulekar?

**SHRI BAPUSAHEB PARULEKAR:** Yes, I beg to move:

Page 5 line 18,—

after “rural economics” insert—

“rural horticulture.”(16)

**MR. DEPUTY SPEAKER:** Mr. Daga, are you going to speak? I don't think. Every thing is very clear I think Government will reply. Mr. Parulekar, you can.

**SHRI BAPUSAHEB PARULEKAR:**

Th's amendment is practically ancillary to the amendment which I have moved. The title itself makes a distinction between agricultural development and rural development. When the question as to how the Board is to be constituted is mentioned in clause 6, in (b) thereof you have not included any expert either in agriculture or in horticulture.

It only mentions “experts in rural economics, rural development, handicrafts and other rural crafts, village and cottage industries” etc. I would like to know whether you treat any expert in agriculture or horticulture as a person having a disqualification for being a director in this Bank. Therefore, my amendment including expert of “rural horticulture”. Otherwise, it may mean that he might be an expert in agriculture, but he is not entitled to be a director, under this particular clause. Therefore, I have requested for including agriculture or

horticulture. Of course, it is not included in my amendment. In my amendment, I have said only ‘horticulture’. Kindly consider whether “expert in agriculture or horticulture” can be included, so that the possibility of his not being included is ruled out.

**SHRI R. VENKATARAMAN:** Answering the professor's point first, the word “experts” in rural economics, according to us, includes not only people in agriculture, but includes all those connected with agriculture. They must be versed not only in agriculture, but in agricultural economics, i.e. rural economics and so on. So, this will actually include experts in horticulture, experts in agriculture and so on.

So far as Mr. Daga's point is concerned, he does not want State Government's nominees, and he does not want Central Government's nominees in the Board of Directors. But actually, the Bank is established by the joint endeavour and contribution of Reserve Bank—50 per cent—and Central Government—50 per cent. How can we dispense with these directors?

The other point he mentioned is that the Directors representing the cooperatives should be non-officials. All cooperatives are non-officials. In fact, the Presidents of the State Cooperative Banks are non-officials. There is no question of an official. If he thinks that a Registrar of a Cooperative So-

ciety will be there, then he would not be a representative of the cooperative; he will be an official. Therefore, there is no need for the amendment.

MR. DEPUTY SPEAKER: Now I shall put Amendments Nos. 9, 16 and 25 moved by Mr. Mool Chand Daga and Mr. Bapusaheb Parulekar to vote.

*Amendments Nos. 9, 16 and 25 were put and negatived.*

MR. DEPUTY SPEAKER: The question is:

"That clause 6 stands part of the Bill."

*The motion was adopted.*

*Clause 6 was added to the Bill.*

Clause 7—Term of Officer of Chairman and other directors, retirement and payment of fees.

SHRI R. VENKATARAMAN: I beg to move.

Page 6, line 19,—

for "or a director or officer" substitute—

'or an officer' (2)

The point in this amendment is that the Reserve Bank can appoint non-officials as Directors; and if these Directors are asked to perform any service or duties, they may be given remuneration or honorarium. In the Bill, as it is framed, no Director can get any honorarium or remuneration. This should only apply to officials and not to non-officials. I have made it clear.

MR. DEPUTY SPEAKER: The question is:

Page 6, line 19,—

for "or a director or officer" substitute—"or an officer" (2)

*The motion was adopted.*

MR. DEPUTY SPEAKER: The question is:

"That Clause 7, as amended, stand part of the Bill"

*The motion was adopted.*

Clause 7, as amended, was added to the Bill.

MR. DEPUTY SPEAKER: There are no amendments to Clauses 8 to 11. The question is:

"That Clauses 8 to 11 stand part of the Bill"

*The motion was adopted.*

Clauses 8 to 11 were added to the Bill.

Clause 12—Meetings of Board.

SHRI SUDHIR GIRI (Contai): I beg to move.

Page 7—

after line 40, insert—

"Provided that such a meeting shall require the quorum of at least fifty per cent of total members of the Board." (19)

The fact is that a decision should be taken by members of the Board. There may be some important decisions. If there is no quorum, then important decisions may be arrived at by two or three members. So, I have brought this amendment to impress upon the Government that there should be a quorum of at least fifty per cent of the total number of members of the Board.

SHRI R. VENKATARAMAN: In Clause 60, we have provided for rules being framed for regulating the procedure of these meetings. Then the quorum will be provided this. Whatever Government considers necessary will be provided. Of course, when the rules are placed on the Table of the House, hon. members may have an opportunity even to change them.

MR. DEPUTY SPEAKER: Now I shall put Amendment No. 19 moved by Shri Sudhir Giri to vote.

*Amendment No. 19 was put and negatived.*

MR. DEPUTY SPEAKER: The question is:

"That Clause 12 stand, part of the Bill"

*The motion was adopted.*

Clause 12 was added to the Bill.

Clause 13—Committees of National Bank

SHRI MOOL CHAND DAGA: I beg to move:

"Page 8, line 2,—  
after "persons" insert—

"who have special knowledge of agriculture or agriculture credit or cooperative or handicrafts and other rural crafts."(26)

It says on page 8 (3) of the Bill as follows:

"The Board may constitute such other committees, whether consisting wholly of directors or wholly of other persons or partly of directors and partly of other persons."

What type of persons they will be? So, I said, they must have certain qualifications because, they say, "other persons." I have mentioned what type those persons will be? Because after all, this is a general clause. The Board should constitute such other committees, which may consist of directors or wholly of directors or partly of directors and partly of other persons. So, idea is that it must be qualified, that they must be persons with knowledge in agriculture, rural credit and rural economy.

SHRI R. VENKATARAMAN: The amendment is not necessary, because it is impossible to conceive of a situation in which they will appoint an engineer in respect of a specialist committee. In fact, to say that they must be again specialists in this and that is to go on encumbering the legislation.

MR. DEPUTY-SPEAKER: Now I put amendment No. 26 to clause 13 to vote.

Amendment No. 26 was put and negtived.

MR. DEPUTY-SPEAKER: The question is:

"That clause 13 stand parts of the Bill."

*The motion was adopted.*

Clause 13 was added to the Bill.

Clause 14—Advisory Council

MR. DEPUTY-SPEAKER: Now, Amendments Nos. 10 and 27. Shri Mool Chand Daga.

SHRI MOOL CHAND DAGA: I beg to move:

Page 8, line 16,—

for "other" substitute "two" (10)

Page 8, lines 15 and 16,—

for "such number of directors and such other persons"

substitute—

"not more than fifteen members".

(27)

The Board constituted an advisory council with a number of directors and other persons. Now, how many members should be there? Fifteen persons or numberless persons? "The Advisory Council. We must have as such number of directors and such other persons" is mentioned. But there is no number mentioned. Then, the Advisory Council can consist of 30, 40 or any number. It should be confined to fifteen.

SHRI R. VENKATARAMAN: This is an Advisory Council and it is not a Board of Directors. It must be an Advisory Council. We must have as many people as possible on it. If we limit their number we cannot provide for various interests.

MR. DEPUTY-SPEAKER: Now I put Amendments Nos. 10 and 27 to Clause 14 to vote.

*Amendments No. 10 and 27 were put and negatived.*

MR. DEPUTY-SPEAKER: The question is:

"That Clause 14 stand part of the Bill."

*Clause 14 was added to the Bill.*

MR. DEPUTY-SPEAKER: Clauses 15 to 19. There are no amendments.

MR. DEPUTY-SPEAKER: The question is:

"That Clauses 15 to 19 stand part of the Bill."

*The motion was adopted.*

*Clauses 15 to 19 were added to the Bill.*

MR. DEPUTY-SPEAKER: Clause 20, Shri Mool Chand Daga. Amendment No. 11.

SHRI MOOL CHAND DAGA: I am not moving this amendment.

MR. DEPUTY-SPEAKER: The question is:

"That Clause 20 stand part of the Bill."

*The motion was adopted.*

*Clause 20 was added to the Bill.*

*Clause 21—Production and Marketing Credit.*

MR. DEPUTY-SPEAKER: Clause 21. Shri Sudhir Kumar Giri. Amendment No. 20.

SHRI SUDHIR GIRI:

I beg to move—

Page 12,—

*after line 29, insert—*

"(5) Notwithstanding anything contained in sub-sections (2), (3) and (4), the National Bank may also make loans and advances repayable on demand or on the expiry of fixed periods not exceeding twenty five months

against the records of share-croppers, documents of the recipients of vested land:

Provided that the National Bank shall establish its branches in the rural areas throughout the country for this purpose in particular."

(20)

The Bill is meant for the promotion of agriculture. In the promotion of agriculture, small farmers, marginal farmers and farmers who have got vested land and who are the share-croppers, participate in the rural areas. The Bill does not provide anything for the share-cropper or those who have received the vested land in the States. I have brought this amendment with the view to impress upon the Finance Minister this point so that loans can be given to the share-cropper and the recipients of vested lands through the branches of the bank opened for this purpose in the rural areas. I request the hon. Finance Minister to honour my amendment and to suitably amend the Bill.

SHRI R. VENKATARAMAN: The amendment is not necessary because share-croppers and tenants are treated as agriculturists and are already covered.

MR. DEPUTY-SPEAKER: I shall now put amendment No. 20 moved by Shri Sudhir Giri to the vote of the House.

*Amendment No. 20 was put and negatived.*

MR. DEPUTY-SPEAKER: The question is:

"That clause 21 stand part of the Bill."

*The motion was adopted.*

*Clause 21 was added to the Bill.*

*Clauses 22 to 30 were added to the Bill.*

*Clause 31—Commission*

SHRI R. VENKATARAMAN: I beg to move:

Page 15, line 22,—for "sections 25, 30 and 32" substitute—  
"this Chapter or Chapter VII"  
(3)

This is purely a formal amendment in the sense that under this, commissions are payable not only under sections 25, 30 and 32 but also in respect of other things covered by Chapters VI and VII.

MR. DEPUTY-SPEAKER: The question is:

Page 15, line 22,—for "sections 25, 30 and 32" substitute—  
"this Chapter or Chapter VII"  
(3)

*The motion was adopted.*

MR. DEPUTY-SPEAKER: The question is:

"That clause 31, as amended, stand part of the Bill."

*The motion was adopted.*

Clause 31, as amended, was added to the Bill. Clauses 32 to 41 were added to the Bill.

Clause 42—National Rural Credit (Long-Term Operations) Fund.

MR. DEPUTY-SPEAKER: There is a Government Amendment No. 4.

SHRI R. VENKATARAMAN: I move it.

MR. DEPUTY-SPEAKER: What about Mr. Daga?

SHRI MOOL CHAND DAGA: I am not moving my amendment because the hon. Minister has already moved his amendment.

SHRI R. VENKATARAMAN: I beg to move:

Page 17, line 37,—omit "clause (a) or clause (b) or clause (c) of" (4)

This change is only to clarify the position in respect of the Long Term Operations Fund in connection with the loans made for this purpose, which has been spelt out in sub-clauses (1) (a), (1) (b) and (1) (c) of clause 25, to support investment credit given under the said clauses. This is only a clerical change really and there is no substance in it.

MR. DEPUTY-SPEAKER: The question is:

Page 17, line 37,—omit "clause (a) or clause (b) or clause (c) of" (4)

*The motion was adopted.*

MR. DEPUTY-SPEAKER: The question is:

"That clause 42, as amended, stand part of the Bill"

*The motion was adopted.*

Clause 42, as amended, was added to the Bill.

Clauses 43 to 47 were added to the Bill.

Clause 48—Audit

SHRI MOOL CHAND DAGA: I beg to move:

Page 18, for lines 37 to 41, substitute—

"48. (1) The accounts of the National Bank shall be audited by the Comptroller and Auditor General of India." (13)

The capital of the National Bank shall be subscribed to by the Central Government and the Reserve Bank in equal proportions. So, our share is there to the extent of 50 per cent. So, I want that the accounts should be audited by the C.A.G.

SHRI R. VENKATARAMAN: My hon. friend has overlooked the subsequent sub-clause. I would invite his attention to sub-clause (b) of the same Clause:

"Without prejudice to anything contained in the preceding sub-sec-

tion, the Central Government may, at any time, appoint the Comptroller and Auditor General of India to examine and report upon the accounts of the National Bank and any expenditure incurred by him shall be payable by the National Bank to the Comptroller and Auditor General of India."

So, I do not think, there is any need for that.

MR. DEPUTY-SPEAKER: Now, I shall put Amendment No. 13 moved by Shri Mool Chand Daga, to vote.

*Amendment No. 13 was put and negatived.*

MR. DEPUTY-SPEAKER: The question is:

"That Clause 48 stand part of the Bill."

*The motion was adopted.*

*Clause 48 was added to the Bill.*

*Clause 49 to 62 and First Schedule were added to the Bill.*

*Second Schedule*

*Amendments made*

Page 33,—

*for lines 15 to 17, substitute—*

"(iii) in sub-section (6), for the expressions "regional rural banks" and "regional rural bank", wherever they occur, the expressions "cooperative banks other than primary cooperative banks" and "cooperative bank other than a primary cooperative bank" shall respectively be substituted." (5)

Page 33, line 27,—

*omit "and Development" (6)*

Page 34,—

*after line 2 insert—*

"PART IV

Amendment to the Deposit Insurance and Credit Guarantee Corporation Act, 1961.

(47 of 1961)

Amendment

In section 2, for clause (q), the following clauses shall be substituted, namely:—

"(q) the expressions "central cooperative bank", "cooperative society" and "State cooperative bank" shall have the meanings respectively assigned to them in the National Bank for Agriculture and Rural Development Act, 1981;

(r) the expressions "primary cooperative bank" and "primary credit society" shall have the meanings respectively assigned to them in Part V of the Banking Regulation Act, 1949." (7)

Page 34, line 3,—

*for "PART IV" substitute "PART V" (8)*

*(Shri R. Venkataraman)*

MR. DEPUTY-SPEAKER: The question is:

"That Second Schedule, as amended, stand part of the Bill."

*The motion was adopted.*

*Second Schedule as amended, was added to the Bill.*

*Clause 1, the Enacting Formula and the Title were added to the Bill.*

SHRI R. VENKATARAMAN: I beg to move:

"That the Bill, as amended, be passed."

MR. DEPUTY-SPEAKER: Motion moved:

"That the Bill, as amended, be passed".

You should not repeat any point in the third reading. Do not go to the beginning itself. You are a senior Member. As a matter of fact, you must educate me. Only new points



which have not been raised so far can be mentioned.

श्री रामावतार शास्त्री (पटना) :

उपस्थित महोदय, इस विधेयक के पीछे मंशा यह है कि देहात के लोगों को खास तौर से कमजोर तबके के लोगों को, चाहे वह हरिजन हों, पिछड़ी जाति के लोग हों या ऊंची जाति के भी जो गरीब हों, ऐसे लोगों को मदद की जाये। इस तरह की मदद की बात यह पहले भी करते रहे हैं। रीजनल रूरल बैंक कायम है, इनका बीस सूत्री कार्यक्रम भी इसी उद्देश्य के लिए है और भी तरह-तरह से ये देहातों में काम करने की कोशिश करते हैं। लेकिन मैं केवल एक ही सवाल पूछना चाहूंगा कि इसका नतीजा क्या निकला? क्या आपने कभी इस बात का अनुमान लगाया, लेखा जोखा लिया कि देहात के इन गरीबों को जिनकी चर्चा आप कर रहे हैं, इनमें कितने प्रतिशत लोगों को इससे लाभ हुआ।

रिजर्व बैंक की बुलेटिन से यह पता चलता है कि 7 प्रतिशत राष्ट्रीय आय में वृद्धि हुई। क्या आपने पता लगाया कि इस सात प्रतिशत में से कितने प्रतिशत इन लोगों की जेब में गया जिनके लिए आप यह राष्ट्रीय कृषि और ग्रामीण विकास बैंक बना रहे हैं? यह आपको, देश की जनता को बताना चाहिए ताकि वह समझे कि आप क्या कर रहे हैं? यह मैं इसलिए कह रहा हूँ कि जब हम अपने क्षेत्र में घमते हैं तो देखते हैं कि भैंस खरीदने के लिए आप कर्ज देते हैं लेकिन वह मिलता नहीं है, छोटे छोटे दस्तकारों को कर्ज देने की बात आप करते हैं लेकिन वह लोग दौड़ते दौड़ते थक जाते हैं और परेशान हो जाते हैं। जब वह पैसा देते हैं तब तो उन्हें किसी न किसी रूप में कुछ पैसा मिल जाता है नहीं तो वे बेचारे दौड़ते दौड़ते थक जाते हैं और उन को पैसा नहीं मिलता है। मैंने बहुत बार अपने क्षेत्र के दर्जनों बकों के बारे में लिखा है कि वहाँ ऐसी

बात हुई है, लोगों को कर्ज नहीं मिलता। सवाल भी यहाँ उठाए गए लेकिन उसका कोई रस्ताहवर्धक नतीजा आज तक नहीं देखने को मिला।

दूसरी बात में यह कहना चाहता हूँ, जो बैंक आप बना रहे है, वह बनाइये। आप ने कहा कि रिजर्व बैंक से अलग करने से हम ज्यादा लाभ पहुंचा सकेंगे। यह हमें आगे देखना है कि रिजर्व बैंक अलग करने से ज्यादा लाभ पहुंचता है या नहीं लेकिन जो कर्मचारी इस में काम करते हैं और दूसरे बैंकों में काम करते हैं उन की स्थिति की तरफ भी आप को ध्यान देना चाहिए। अभी मेरे पास पटना से निकलने वाले "आज" का 4 नवम्बर का यह अंक है, यह बहुत ही प्रतिष्ठित दैनिक "आज" अखबार है, इस ने पटना के बारे में लिखा है—भारतीय स्टेट बैंक में अनियमितताओं का बोलबाला। यानी जिन कर्मचारियों की प्रमोशन मिलना चाहिए उन को तो प्रमोशन दिया नहीं जाता और किसी न किसी पैरवी के बल पर जो जूनियर हैं उन को प्रमोशन दे दिया जाता है। इस तरह की बातें यहाँ भी हो सकती हैं। तो इस पर ध्यान देना चाहिए कि इस तरह की बातें नहीं हों और कर्मचारियों की कठिनाइयों की तरफ भी आप का ध्यान जाना चाहिए।

आखिरी बात में भ्रष्टाचार के सम्बन्ध में कहना चाहता हूँ। भ्रष्टाचार आज सर्वग्राही और व्यापक हो गया है। उस के बारे में हम लोग जितनी बार भी यहाँ बोलते हैं वह और भी बढ़ता जाता है, आप उस का कुछ निदान नहीं निकाल पाते। बैंको में सब जगह भ्रष्टाचार है जिस की चर्चा मैंने की थी कि गरीबों को कर्ज नहीं मिलता। लेकिन एक बात मैं बता दूँ कि इसी तरह का एक संगठन नाफेड का है जिस को राव साहब चलाते हैं। उस के अध्यक्ष कोई संसद सदस्य हैं। लेकिन वहाँ करोड़ों रुपये का गोलमाल है। वहाँ के

कर्मचारियों ने इस के खिलाफ 65 दिनों तक आन्दोलन चलाया। उन की मांग है कि इस गोलमान को बन्द किया जाये। अगर जरूरत पड़े तो अध्यक्ष को बदल दें। कोई जरूरी नहीं है कि सब अध्यक्ष संसद सदस्य ही रहें। विस्तार के साथ 21 नवम्बर, के बिल्टज में यह बात छपी हुई है। इस प्रकार भ्रष्टाचार आज सर्वव्यापी हो गया है। अगर आप सचमुच में कमजोर वर्ग के लोगों की मदद बेहातों में करना चाहते हैं तो भ्रष्टाचार पर अंकुश लगाना होगा तमाम लोगों के सहयोग से और उन की मदद करनी होगी। अभी तक उन को ठीक मदद नहीं मिल पा रही है। आप बैंक खोलिये या 20 सूत्री कार्यक्रम चलाइए उन को उस का कोई लाभ नहीं मिलता। उन पर तो गोलियां चल रही हैं, उन को सो-काल्ड नक्स्लाइट कह कर दबाया जा रहा है। मैंने निवेदन किया कि हमारे यहां नाबतपुर में दो आदमियों को गोली से मार दिया गया यह कह कर कि ये नक्स्लाइट हैं। वे मांगते हैं कर्जा, वे मांगते हैं जमीन तो उन को नक्स्लाइट कह कर मार दिया जाता है। अगर यह स्थिति रहेगी तो जो आप का उद्देश्य है, बैंक का निर्माण करने का उस की पूर्ति नहीं हो पायेगी।

इन शब्दों के साथ मैं कहूंगा कि सरकार इस सदन के सामने इस की तस्वीर पेश करे कि अब तक कितने कमजोर वर्गों को, कितने हरिजनों को इसके द्वारा मदद पहुंच सकी है।

उपाध्यक्ष जो, यह जो मैंने कहा वह आउट आफ कांटकस्ट तो नहीं था।

MR. DEPUTY-SPEAKER: Naxalites will not take you as Member because you are very old.

SHRI RAMAVATAR SHASTRI: You fight with them politically. Do not suppress anybody.

SHRI SUDHIR GIRI (Contai): Mr. Deputy-Speaker, Sir, we are led to understand that the country is wedded to the principles of socialism and we expected that in the course of the rule by the present political party, that is, the Congress(I), some effective measures towards the goal of socialism will be taken, but up till now we have found not a trace of such socialistic goal. Instead of all these things, the present legislation has been introduced in this House and this legislation want to promote the agricultural development in the rural areas and this legislation also wants the rural development by providing credit to the artisans and small farmers etc.

Sir, there are two schools of thought. One school holds that rural development can take place if institutional changes are carried out and another school thinks that the rural development, i.e., agricultural development and the development of the people living in the country-side can be achieved if structural changes are effected. By 'institutional changes' I mean to say that the methods of cultivation, that is, by using tractors etc. should be used and by 'structural changes' I mean to say that the land concentrated in a few hands should be distributed among the people. But without taking such recourse, the Government is going to provide credit to the small farmers and other well-to-do farmers. I am of the firm opinion that without structural changes, that is, by taking the excess land of the big land-holders and giving it to the landless poor people in the country-side, we cannot really effect a social change, a social development and rural development also.

MR. DEPUTY-SPEAKER: Socialism cannot come on a fine morning. We are marching towards socialism.

SHRI SUDHIR GIRI: I do urge upon the Government that without laying much emphasis on these institutional changes they should resort to structural changes.

One thing I want to point out here is that it will be an apex bank which

will provide credit to the cooperative institutions or cooperative societies existing in the rural areas. But we are aware that the cooperative credit societies in the rural areas are full of powerful vested interests. They are not giving any kind of credit to the landless people, to the landless peasants or to people who have got waste land, and who are the share croppers. So, I brought the amendment that this Bank should open its branches in the rural areas to provide finance, to provide credit, to those people who constitute the largest part of our population. More than 70 per cent of our people live below the poverty line.

13.00 hrs.

So, if the Government is really sincere in developing, in the upliftment of the poor people, they should provide such measures as would enable the Share Croppers and the recipients of the land to get credit through the Bank

There is regional imbalance. The other day we found in the newspapers that the western part of our country is getting much more financial help from the Central Government than the eastern part of our country. So, I do urge upon the Government that much emphasis should be laid on the eastern part of our country. They should be given more credit benefits so that the rural people can develop themselves.

श्री नाथू राम मिर्धा (नागौर) :  
उपाध्यक्ष महोदय, आपने मुझे बिल की थर्ड रीडिंग में अपने कुछ विचार रखने का मौका दिया है, इसलिए मैं अपने विचार बहुत संक्षेप में और बिल पास होने के वक्त भी कह सकता हूँ, उतना मैं कह सकूंगा।

मैं वित्त मंत्री जी आपका इस सदन में स्वागत करता हूँ कि आपने इस कानून को पास करवाया। यह कृषि आयोग की सिफारिश पर आधारी कानून, कृषि

आयोग ने 1976 में अपनी फाइनल रिपोर्ट दी थी, कृषि और इम्पोर्ट्स तथा किसानों को गांवों में विकास के लिए धन की व्यवस्था करने के लिए है। कृषि आयोग ने 24 इन्टरिम रिपोर्ट्स दी थी और आज इस साल के बाद एक कमीशन की महत्वपूर्ण रिपोर्ट पर सूर्य की किरण को देखा है और अब आप इस कानून को आज यहाँ पास करवा रहे हैं। मुझे इससे बड़ी खुशी है और मैं समझता हूँ कि देश के गांवों में बसने वालों, 80 फीसदी लोगों को जो गांवों में खेतों, पशुपालन और उद्योगों का धन्धा करते हैं, को इस कानून से एक संतोष मिलेगा। एक नई दिशा बनी है कि समूचित गांव के विकास के दृष्टिकोण को साधनों की दृष्टि से सम्पन्न बनाने के लिए यह कानून हर तरह से उनको मदद करेगा।

समय-समय पर, जैसा कि आपने प्रारम्भ में अपने भाषण में कहा है कि 1971 तक गांवों में और पशुपालन के धन्धों का विकास करने के लिए ज्यादातर गांवों के लोगों को प्राइवेट लोगों से कर्जा लेना पड़ा था और ऊँचे-ऊँचे ब्याज पर लेना पड़ता था। जैसा कि आपने बताया कि 1971 तक 31 प्रतिशत कर्ज की व्यवस्था गांवों के बैंकों से और सरकारी समितियों की वजह से होने लगा है, यह कितना सही है इस के आंकड़े तो आप आंकलित करेंगे। लेकिन मैं समझता हूँ कि पिछले कुछ वर्षों में समय समय पर जो कुछ भी कदम उठाए गए क्रेडिट की व्यवस्था के लिए, जिसमें रिजर्व बैंक ने भी अपनी क्रेडिट ब्रान्चेज के जरिये, सहकारिता के माध्यम से काफी विकास किया। फाइनेंसिंस एजेंसी के जरिये से भी कुछ बड़े कामों के लिए कर्ज की व्यवस्था और लोन की व्यवस्था की गई। इसके साथ-साथ कृषि आयोग की अन्तरिम रिपोर्ट के आधार पर कुछ रुरल कमीशन आन्वलिक बैंकों के

खोलने की व्यवस्था की गई। मेरे खगाल से अब गांवों के अन्दर 1971 से काफी ज्यादा मात्रा में कर्जा सरकारी बैंकों के जरिये और सरकारी समितियों को एजेंसिज के जरिए से दिया जाने लगा है। कृषि मंत्री जो सदन में मौजूद हैं, कृषि आयोग की रिपोर्ट में करीब 2,233 रिजर्वेशनस हैं और मैं उन रिजर्वेशन पर जोर देकर कहना चाहता हूँ कि बहुत गहराई से अध्ययन करके जल्दी कार्यवाही करने की जरूरत है। आज देश के अन्दर जबर-दस्त क्राइसिस खड़ा हो रहा है और हर तरह के उत्पादन की शीतलता नजर आने लगी है। खाद्यान्न भी आज बाहर से मंगाना पड़ रहा है, चीनी बाहर से मंगानी पड़ रही है, आयल--सोडस बाहर से मंगाने पड़ रहे हैं; कई तरह की कृषि की चीजें बाहर से मंगानी पड़ रही हैं इस लिए कृषि आयोग की सिफारिशों की तरफ सरकार का, खास तौर से वित्त मंत्री जी आप का, ध्यान जाना चाहिए क्योंकि आप का भी इसमें बड़ा भारी रोल होता है, खास तौर से कुछ एडमिनिस्ट्रेशनटिव चेन्जेज केन्द्रीय मंत्रालयों में करने होंगे राउंड सरकार के मंत्रालयों में करने होंगे तथा कुछ अन्य व्यवसायों करना होंगे। मैंने समय समय पर सदन का ध्यान उन सिफारिशों की तरफ दिलाया है और आज फिर निवेदन करना चाहता हूँ कि कृषि आयोग की सिफारिशों पर गम्भीरता से विचार कर के कुछ निश्चय लिये जाने चाहिए। ऐसा नहीं होना चाहिए कि दस साल के बाद एक सिफारिश को कार्यान्वित किया जाय, ऐसी स्थिति में देश को बहुत भारी घाटा होगा।

बैंक से सम्बन्धित सिफारिश को कार्यान्वित करने के लिए मैं आप को दोबारा बधाई देता हूँ और आप की सरकार तथा सदन को विभिन्न पार्टियों के सदस्यों का ध्यान उन सिफारिशों की तरफ फिर से

दिलाता हूँ, जिन पर आज सरकार के कार्यालय में डस्ट छा रहा है, उनको पुराने कार्यान्वित करने की सलाह देता हूँ।

THE MINISTER OF FINANCE (SHRI R. VENKATARAMAN): Mr. Deputy Speaker Sir, I will just mention two or three facts to show what rapid stride rural credit had taken during the last decade. For instance, in 1969, before nationalisation of banks, the commercial banks had a borrowal account of only about rupees one lakh and three thousands in the rural areas. At the end of 1979, the borrowal account was Rs. 75,48,000/-. The amount lent in 1969 was Rs. 45 crores and at the end of 1979, it was Rs. 2,459 crores. Now the second point that I would like to mention is rural branches in 1969 were only 22 per cent. In 1981, it is 48 per cent.

I would like to mention that the most important programme for alleviating the weaker sections is the Differential Rate of Interest (DRI) Programme. Under this programme, we have now covered the scheme through the branches in rural areas and in some urban areas. Practically, 72.7 per cent of the loans is given under the DRI and so far as the scheduled castes and scheduled tribes are concerned, 43.6 per cent has been given out of this DRI programme.

I do agree that there is a lot more to be done. But it does not mean that we have not done enough or that we have not done anything at all. The Regional Rural Banks (RRB) are going to start another instalment though which we are going to help weaker sections of the society, particularly the village agriculturists, small farmers and the marginal farmers. Hon. Friend, Shri Giri has said that the share-croppers are not taken care of. I explained even at the time of moving the Bill that share-croppers come under the definition of "agriculturists", and therefore they will be entitled to the loan facilities. There is a special problem in West Bengal which is a different one and that is not covered by

(Shri R. Venkataraman)

this. The problem is that the share-croppers have no right in land and, therefore, they have no security to offer. Even in those cases, the Government have now instructed the banks to give loans up to Rs. 1,000/- for productive purposes without any security and purely on the promissory note executed by them. I, therefore, hope that this will reach the people even in those areas.

Sir, I am thankful to the House for the cooperation it extended to me. I take it that if there is any suggestion or any criticism at all, it is only to improve the working of rural credit. I will bear this point in mind in the operation of the Bank.

MR. DEPUTY SPEAKER: The question is:

— "That the Bill, as amended, be passed."

*The motion was adopted.*

MR. DEPUTY SPEAKER: The House stands adjourned to meet again at 14.10 hrs.

13.11 hrs.

*The Lok Sabha then adjourned for Lunch till ten minutes past Fourteen of the Clock.*

*The Lok Sabha reassembled after lunch at eighteen minutes past Fourteen of the Clock.*

(MR. DEPUTY SPEAKER in the Chair)  
SUGAR UNDERTAKINGS (TAKING OVER OF MANAGEMENT) AMENDMENT BILL

MR. DEPUTY-SPEAKER: Rao Birendra Singh.

THE MINISTER OF AGRICULTURE AND RURAL RECONSTRUCTION AND IRRIGATION AND CIVIL SUPPLIES (RAO BIRENDRA SINGH): Sir, I beg to move:\*

"That the Bill further to amend the Sugar Undertakings (Taking Over of Management) Act, 1978 as passed by Rajya Sabha, be taken into consideration."

This Act was passed in 1978, and after that, Government took over some mills for a period of three years in the interest of sugarcane growers and workers and also far increased production of sugar. These mills have been working, but now we feel that this period of three years is not sufficient for their full recovery. Government has invested large sums of money on payment of arrears of sugarcane-growers and arrears of workers' pay. We feel that, at least for a period of three years more, Government should retain control over these mills. That is why we have come to the House with this Amendment. I am confident that the whole House will support this beneficial measure.

MR. DEPUTY-SPEAKER: Motion moved:

"That the Bill further to amend the Sugar Undertakings (Taking Over of Management) Act, 1978, as passed by Rajya Sabha, be taken into consideration."

Mr. Zainal Abedin.

SHRI ZAINAL ABEDIN (Jangipur): Mr. Deputy-Speaker, Sir, I rise to support the Bill moved by the hon. Minister just now. I support it as a measure that can be called as something better than nothing.

Sugar is a very important and essential commodity of daily life to one and all. Sugar and sweetness are synonymous. But in view of the high level of price nowadays to the poor consumers it has become something bitter. . .

RAO BIRENDRA SINGH: Not now.

SHRI ZAINAL ABEDIN: In the face of this, it is the bounden duty of the Government to make certain

\*Moved with the recommendation of the President.