

[श्री मूलचन्द ड.दा.]

नहीं चाहता है तो पूरी छान-बीन कर के निर्णय ले। जुडीशियल इंस्पेक्शन की बात मैंने जो रखी है, उसको, ला मिनिस्टर साहब यहां पर बैठे हैं, वे अच्छी तरह से समझते हैं। एन्वायरनमेंट, ऐंटिसिडेन्ट्स—इस प्रकार की सारी बातों की उम में छान-बीन की जानी चाहिए। और जब उनको पूरी तरह से संतुष्टि हो जाये तभी डाक्टर को एडवाइज किया जाना चाहिए कि वह कोई ऐसी दवा या गोली दे दे जिस से कि उसके सारे दुख दर्द समाप्त हो जायें। इस प्रकार से मरने पर उसकी आंखें भी काम आ सकेंगी और शरीर के दूसरे अंग भी काम में आ सकेंगे। हमारे देश के स्वतंत्रता सेनानी श्री मांगलिक जैसी दशा नहीं होनी चाहिए जिन्होंने प्राइम मिनिस्टर मोरारजी भाई तथा दूसरों को पत्र लिखे लेकिन किसी ने भी उनका कोई एडवाइज नहीं दी। प्वायजन से न तो उनकी आंखें किसी काम की रही और न शरीर के दूसरे अंग किसी काम के रहे। वे अपने जो अंग दान करना चाहते थे वह भी नहीं कर सके। इस में एक डेक्लेरेशन देने की व्यवस्था भी रखी गई है। आज जो बूढ़े लोग हैं उनके रिटायर होने के बाद उनकी जिन्दगी पर दया आती है। जिनके पास कोई साधन नहीं है वे सड़कों पर धूमते हैं और उनके बाल-बच्चे गहरों में आनन्द करते हैं। (व्यवधान)

Here, I would like to quote from an article, "The Birth of a Movement which appeared in *India Today*, dated 31st October, 1981. It says:

"Till last fortnight, when it made a quiet and unceremonious debut in India in the form of the Indian Society for the Right to Die, a newly-formed group of doctors, lawyers,

educationists, members of Parliament and civil servants who are opposed to the "futile prolongation of dying".

MR. DEPUTY-SPEAKER: Mr. Daga, I think you are going to conclude?—No. Therefore, you will continue next time.

18.00 hrs.

DISCUSSION RE. NEED TO RE-ORIENT THE CREDIT POLICIES OF THE NATIONALISED BANKS TO EXTEND FINANCE TO THE VITAL SECTOR OF AGRICULTURE.

SHRI UTTAM RATHOD (Hingoli):

I beg to raise a discussion on the need to reorient the credit policies of the nationalised banks to extend finance to the vital sector of agriculture on terms which are not more exacting than those applicable to industry, which would make up for the requisite financial resources lacking all these years for this sector, and which would provide gainful employment to an overwhelming majority of our people.

Having heard the speech made by Shri Mool Chand Daga I would not be merciless to the Members in the House as also to the Presiding Officer. I shall be as brief as possible.

India is essentially an agricultural country. 1971 census shows that 89 per cent of our people live on agriculture. You are aware that there was a saying 'an Indian agriculturist is born in debt and dies in debt'. In those days the money lenders used to give him credit and in late twenties, in this century, we have seen that the credit co-operative societies have been started for the benefit of the cultivators. The structure of the credit co-operative societies is like this. The Reserve Bank gives loan to the apex bank in a particular State at the rate of 4 per cent I may be corrected by Shri Janardhana Poojary later on if I

am wrong. Then this apex bank gives loan to the District Co-operative Bank by adding some more rate of interest. This District Co-operative Bank gives loan to society. The society also adds its own overhead charges. Ultimately the interest that was charged @ 4 % by the Reserve Bank of India, that goes to 13 per cent when loan is actually given to the cultivator. This credit is not made available to the people who more than 35 acres of land in Maharashtra. These agriculturists who became member of the co-operative societies had to deposit the share in the society. That used to be 20 per cent or even above that. I remember, in Maharashtra it went upto 45 per cent. May I tell you, not a single nai paisa is given by way of interest to these people. D.C.B. is expected to give dividend to the society on the amount which it receives from the society as share money. Even this dividend is hardly paid by the District Co-operative Banks. I would suggest, at this stage, that share capital that is collected from the cultivators must be treated as a fixed deposit amount and they should be paid the same interest as is received by the fixed depositors.

These banks used to pay crop loan—medium, short term and long term. Of course, now they have restricted the activity to short term loans and these short term loans are decided sometime in the month of May. They are known as crop loan. They give credit to the cultivators as per ratio fixed by the D.C.B. With this crop loan it is not possible for the agriculturists to improve his agriculture or to have yield as much as he wants. Later on, in the year 1969, the banks were nationalised. Today, nearly 20 banks have been nationalised. Most of the other banks are also extending credit facilities to the agriculturists. But there is a snag. As far as the nationalised banks are concerned, they are giving 33 per cent of the credit to the priority sector which includes not only agriculture but also the small and cottage industries and other things. So, ultimately, it is hardly 20 or 25 per cent of the credit that is advanced by the nation-

alised banks which is received by the cultivators. The rate of interest that is charged to them is something like 15 to 16 per cent. This interest, is calculated every 3 or 4 months and that is added. So, it becomes a compound interest and it becomes very difficult for the cultivator to repay the loan as such. I would say that when you give the credit facilities to the cultivators, the compound interest should not be charged and that they should be asked to pay only simple interest

The Reserve Bank of India has double standard as far as the loan giving policy is concerned, that is, through the nationalised banks. I will explain the approach of the Reserve Bank of India towards the rural sector as such. In the case of industrial finance, 'land' is accepted as a unit of capital but in the case of agricultural finance, it is only an article of mortgage. In more scientific terms, it can be said as follows, that is, the Reserve Bank of India has double standard in relation to the credit structure of Indian economy. The industrial credit policy treats 'land' as a unit of both capital as well as wealth while the agricultural credit policy treats it only as a unit of wealth. 'Land' is an investible commodity in industry but it is non-investible property in agriculture.

This is double standard. Suppose I want to take some loan for the development of agriculture. I have to give a collateral security or there should be a third person who can give a guarantee. In the case of an industrialist, when he starts a unit with 75 per cent bank loan or from other institutions and also the land that is acquired from the cultivator through the Government at a concessional price under the Land Acquisition Act which this Government has not so far amended, he gets several facilities. But if I want to ask for credit, I have to give a guarantee. Suppose I have 15 acres of land. I cannot get more loan as I have to mortgage my other property for any loan that I have to take for a particular piece of land. Suppose I want to dig a well and I require Rs. 40,000. I will

[Shri Uttam Rathod]

get that loan. But I will have to mortgage my other lands or I will have to ask the third party to stand as a guarantee. And then subsequently, I will not be able to get any more credit. An industrialist is not debarred from this. He can say, "I have started this particular unit. So, for whatever amount you have given, this particular unit is mortgaged." With that thing, he can start another unit by investing 10 to 15 per cent more and taking a small plot of land from the poor cultivator through the Government. He can start another unit and that other property is never mortgaged with the bank. But in the case of agriculture, the other land is also mortgaged. And that is how an agriculturist is always handicapped.

What is modernisation ultimately? Modernisation today has become only urbanisation of things. It means protecting the interest of urban people. Today, we give loans for development of land, for sinking of wells, for minor irrigation, etc. But for all these things, what we require is engineering machinery. You give loan to a cultivator for purchase of an electric pump. The moment that amount is paid to the cultivator, the factory owner sells his motor to him and gets the stock cleared. So, ultimately, you are looking to the interest of a particular industrialist and not to the interest of cultivators. So, I would suggest if at all you want to protect the interest of poor cultivators who are feeding you, whose other things are under your control, you give them credit at subsidised rate of interest.

That is the only way. Besides there, you are giving all the facilities to the industrialists. You give him 75 per cent of loan. Then seed money is there. Then levy of octroi, sales-tax, income-tax and all other things are waived.

But in the case of agriculturist they say it is subsidy we have given. Ultimately how much is the subsidy?

MR. DEPUTY-SPEAKER: You have left write-off which occurs in the end.

SHRI UTTAM RATHOD: I am coming to that. So, this is the state of affairs. I would like the Government to give a very serious consideration to this fact that ultimately you are protecting the interests of the industrialists and not agriculturists. You give loan for tractors, for motor pumps, for pipes and through these, you protect the interests of the industrialists and not so much the agriculturists because the rate of interest to both of them is the same.

So I would suggest that the rate of interest to the poor agriculturist should be lessened. It should be more so in the case of dry cultivators. You know, of course, your State is highly irrigated. You have finished major and medium schemes. Almost 50 per cent of the wells are in Tamilnadu. So you will not be able to understand that. But those people who come from dry areas....

SHRI C. T. DHANDAPANI (Pollachi): For your kind information, we have to dig 300' in our area to get water.

SHRI UTTAM RATHOD: We are dependent on rains and rains, you know, like all politicians, are whimsical. So, we have to face that. Nobody has thought about it.

What I say is "Why don't you give some concession in rate of interest to these dry cultivators?"

It is all right if you give to a man who is having irrigation facilities, provide him irrigation facilities and other facilities.

But to a cultivator or a cultivator who is having dry farm, you must give concessional rate. This is my request.

Then industries. If it becomes sick, of course, it can be managed. Then the repaying can also be delayed. That does not happen in the case of cultivators.

It is always the Revenue Authorities who have to certify the drought conditions are prevailing, scarcity conditions are prevailing. I have been a Minister of Revenue and I know how difficult it is to convince a Collector because he has to stop everything and he has to divert energy to scarcity areas. So, it is very difficult to get anything. Unless you declare it as a scarcity area, it is not possible for the banks to stop the recovery.

But in case of industries, he can manage with the officials and get repayment delayed by six months or even for a year or so.

So I would suggest that in the case of cultivators, they should be brought on parity with the industrialists concerned because the cultivators are the people who are feeding all that the 100 per cent of the country's population.

How much have you increased on wheat loan last year? Only Rs. 12/-. On cotton, you are reluctant to say anything in spite of the assurance given by Shri Pranab Mukherjee, who is absent today. Last year, Shri Pranab Mukherjee said that he would definitely consider about guaranteed price of cotton crop.

Shri Pranab Mukherjee has forgotten about it. All these things are there.

Ultimately you are killing the cultivator. You are developing the industry at the cost of the cultivator.

Through you I would request the Government that when you give credit facilities to the cultivators, give them at concessional rate and also the priority sectors' share should be increased from 33 per cent. Of course, you have decided to increase it by 40 per cent by 1958. Increase it to 60 per cent. Ultimately for development of agriculture, they are dependent on the engineering goods. So they will be purchasing from the industrialists only. So, I would suggest that let the

share be increased. Let the rate of interest be decreased and make the procedure simpler.

The other day I wanted to take loan from State Bank of India in my village. They said, "Allright; we are prepared to give, but deposit your share and get us all the No-Due Certificates". And how many certificates have we to give! We have to go to the patwari who is also known as *Talati*, we have to go to the Tehsildar, we have to go to the cooperative bank, we have to go to the Land Development Bank and to so many other people and collect all these things. Why? Don't you have faith in the agriculturist who is protecting you, who is feeding you? Why are you so much against him? In the case of industrialists, most of the banks have waived several crores of rupees; the amounts are written off. But when it comes to cultivators, our Government also becomes very conservative. It becomes very difficult to understand why Government behaves in this way.

Lastly, I would say that the cultivators, the farmers, require a special treatment from the Government. It is seen that, in the Sixth Plan, we have thought of having more gober-gas plants. Last time we had only one lakh and add gober-gas plants in the country. This time we are trying to increase the number. We are also trying to have more fertilisers. Do you know-you must have been an agriculturist, Sir, I do not know-that by adding more fertilisers without green manure, you actually defertilise? Unless you have compost manure or green manure, the fertility of the land cannot be increased. I would say that you should give more emphasis on gober-gas plants and other things and not only on engineering goods while giving credit.

About the cooperative sector, try to do something. The Reserve Bank gives all right. We are happy to pay at that rate. But why this apex bank, district bank and all that? By that,

[Shri Uttam Rathod]

you are killing us unnecessarily. Make it five per cent; we do not mind paying. But give it directly to the societies through the collector or some other agency. The audit charges are to be borne by the cultivators. The overhead charges in respect of apex and district banks are to be borne by the cultivators. Do you know how the Directors live? They live much better than any of the Members of Parliament.

What I would suggest is this. Try to do away with such things which will hinder the progress of the poor cultivators and introduce such things which will bring them on par with industrialists. Do away with all those things which make them give collateral security or third-person guarantors while taking credit.

These are some of the suggestions I have tried to give. I should not tax my friends who are here any more. Otherwise, they will also run away.

MR. DEPUTY-SPEAKER : Shri Satyasadhan Chakraborty.

Every hon. Member will take ten minutes.

SHRI SATYASADHAN CHAKRABORTY (Calcutta South): I will finish within ten minutes.

Mr. Deputy-Speaker, Sir, at the very outset I would like to congratulate Shri Uttam Rathod for initiating discussion on this subject which is of supreme importance for our rural people. Naturally he has very correctly pointed to one of the main problems of our agriculture, that is, securing loans at a very cheap rate of interest. My hon. friend has already spoken. Now, what are the problems of agriculture in India? To my mind, first of all, there is the question of land reforms. The second problem is of irrigation. The third is the problem of improvement in the system of farming so that the per-acre yield may rise.

One of the factors that have arrested the growth of agriculture, apart from the question of land reforms, is the availability of loans. As he has rightly pointed out, it is said of Indian peasant that he is born in debt, he lives in debt and he dies in debt. Previously the Mahajans or the village sharks used to exploit the farmers, particularly the marginal, the small and the middle farmers mercilessly and it was expected after the nationalisation of the banks that since the banks have now come under State control, millions and millions of farmers small farmers and marginal farmers may now expect to get loans from the banks on easier terms so that they can utilise these loans for their input for their capital requirements and for other purposes. But, unfortunately, our experience has disappointed us. If you carefully go through the records as to who are the recipients of the loans through these nationalised banks, you will see that in the villages as a matter of rule, it is the big landlords who are in a position to provide the so-called security and fulfil the conditions that are laid down by the banks who get all the facilities from these nationalised banks and persons who need most and who are at the mercy of the village Mahajans do not get loans from the banks.

You will find in the 20 point programme it is said that these poor peasants, the poor farmers, the marginal farmers should get loans. But when they apply for loans you find either for technical reasons or because of the fact that they are so poor and they cannot satisfy all the requirements of the banks, they do not get loans. As was pointed out by my friend, roughly 20 per cent of the loans goes to the rural sector and also out of that, the small farmers, the poor farmers are almost denied loans.

I would like to point out—and the hon. Minister is here—that only the other day our Finance Minister, Mr. Pranab Mukherjee was telling the bank officers and the bank management, 'You should be strictly guided by the

financial rules and you should not succumb to local pressure or political pressure". What does it mean? It means that the banks have no social function and it should only be conducted on financial principles. It is strange that you declared in your 20 point programme, here is the policy of the Government that you give loans to these people on easy terms so that they can utilise this money to increase the production, you say this is the year of productivity but your Finance Minister goes and tells the bank management, tells the Reserve Bank, tells the management of the nationalised banks, 'Don't succumb to local pressure or political pressure.' It means what? What is the local pressure?

What is the political pressure? It is the pressure of the local people under which you grant loans. Then, you say that they should go strictly by financial rules. What are those financial rules.—security? That is the paradox you find here. The poor people cannot afford to give you the security who just require loan. And because of their inability to give security, you are not going to give these farmers the loans. May, I here ask you a question? There are roughly 24,000 sick units—small, medium and big. Do you deny the loans to these industries? How many crores of rupees are put in these sick industries by these financial institutions? When the question of granting loans to the farmers comes, the small farmer, marginal farmers, who depend on the bank loans, you are just pushing them to the money-lenders who charge them hundred per cent interest on loans. You all know that. It may be even more than that.

What is your policy? You say in Parliament that you have a 20-Point Programme. You want to make the availability of loans to these people easy. But, then, when you implement that, you just push these people to the money-lenders who mercilessly exploit them. What exactly is your policy now? Do you want to say one thing in Parliament in your programme just

to mislead the people or do you sincerely mean what you say here? If you sincerely mean it, then why your Ministers are saying something else about what you declare in your programme? For example, we asked a question to Pranab Babu—unfortunately, he is not here—our Finance Minister. Our Chief Minister, with all sincerity, said that he did not agree with many of the things in the Sixth Plan. He also said that there is a 36 Point Programme. So far as anything which goes to serve the interests of the people is concerned, he said that he would implement them. Also, he pointed out that in West Bengal, we are sincerely trying to make loans available to the poor farmers but the nationalised banks' policies are a stumbling block. What are you going to do about that he was asked. Why is it that they are not getting loans. That is because of this fact that the financial institutions, whatever you may say, are for the big landlords? They are for the people who have money. They are going to give loans only to them. That is why I want the Minister to clarify this point as to what exactly is his policy; how are you going to implement it? Are you going to tell the Reserve Bank and the nationalised Banks that they should change their rules? Because the rules are created for men, and, when they are an impediment in the way of implementing your programme, you should tell them to change the rules so as to make more flexible so that, in the villages, the poor people depend on these nationalised banks and not on the traditional moneylenders who suck the blood of the Indian peasants, so that they can no longer suck the blood of the Indian peasants.

That is why I would ask the Minister here to explain clearly the policy of the Government and the steps that you will take to implement many of your good programmes. They may prove to be disastrous because of bad planning and its bad implementation. If you say that you are honest to your

[Shri Satyasadhan 'Chakraborty]

policy, then, you tell us what concrete steps you are going to adopt to see that your own programme succeeds?

Not only that I would also like all the Members to realise what is happening in Indian agriculture. Time without number we have emphasised that without radical land reforms and without increasing the purchasing power of the millions of our people you cannot re-vitalise our industry. Industry and agriculture depend on one another. This is the basic reason for our agricultural backwardness in most of the areas. You talk of our agricultural production. It is due to green revolution but this green revolution is confined only to Haryana, Punjab and western U.P. See what is the per acre yield of rice in many parts of the country. You talk about record production but what about consumption. Is the per capita consumption going up or going down? I leave it to you to verify it.

Now, I would request the hon. Minister to answer this question which was raised in the National Development Council meeting by our Chief Minister Shri Jyoti Basu that the poor farmers are not getting loans from nationalised banks because of the rules. I once again want to emphasise that Shri Pranab Mukherjee has said not to grant loans because of pressure and stick to financial rules. What do you actually mean by it? Are you going to deny loans to poor peasants by sticking to this principle? Further are you going to change the rules and make them more flexible so that the most needy can get the help from the State Bank?

PROF. N. G. RANGA (Guntur) : Mr. Deputy-Speaker, Sir, first of all I wish to congratulate Mr. Rathod for having brought this matter so prominently before the House. It would have been very much more helpful if the hon. Finance Minister had found it possible to be present and given an authoritative statement on behalf

of the Government as to the policy of the Government in regard to these points which have been raised. I hope my hon. friend the Deputy Minister had been informed by the Finance Minister and he would be able to tell us about the policy of the Government. Even if Government cannot make a complete statement now, I trust, Government would take into serious consideration the points that have been made and that would be made by other Members during the course of this debate and then formulate their policy in such a way that it would be in conformity with the 20-point programme and it would be conducive to the progress of our small, marginal and medium scale farmers.

Sir, I would like to make two or three points. First is that the agriculturists have to be advanced credit at a rate of interest which is much lower than the rate of interest at which medium scale industries are being advanced loans not to speak of the bigger industries. Secondly, a distinction has to be made between the delta peasants who are dependant on assured and protected irrigation and the dry farming peasants... or ryot or kisan because their cultivation is very much more risky and very much more exposed to the vicissitudes of the seasons. Secondly, for the collection of the repayments the State Governments and the Central Government will have to agree among themselves as to the sharing of whatever loss might be there. When loss comes to be incurred, whenever a State Government declares any particular area as an area prone to drought and seasonal upsets either the rate of interest has to be completely written off or the repayments have to be delayed. After first writing off this interest, the loss has got to be ascertained and in some cases as you yourself has suggested. Mr. Deputy Speaker, through your experience, the debt as a whole has got to be written off in certain circumstances. And, during such seasons, in such areas, whatever loss might have to be incurred by the Government, has got to be shared between .

the Central Government and the State Governments. Having said that, what is the kind of security that can be asked for from the marginal farmers? There is nothing at all except the crop to come. That crop is dependent upon the seasons. And Government must be prepared to go into sharing with the farmer himself. There may be some loss that might have to be incurred when the season fails, when rains fail or floods overtake them and that crop fails. Therefore, the farmers are not at all able to repay. Now these facts have got to be taken into serious consideration because otherwise it would not be possible for the banks to advance credit to the marginal farmers. I do not wish to find fault with my friend Shri Pranab Mukherjee for advising the banks to follow strictly their rules. But I do agree with Shri Satyasadhan Chakraborty ji when he suggested that the rules have to be changed. Indeed rules have come to be changed several times during the last 10 or 12 years. They are being changed continuously in favour of farmers. But not enough is being done. Much has got to be done, in regard to the amendment of the rules. I cannot find fault with the Minister when he has asked them to follow sound banking policies. The policy has got to be laid down by the Government. It is in regard to such policies that the 20 point programme is there as a standard. We would like the Government to examine all these things in the light of the experience of the farmers and the 20 point programme.

In Tamil Nadu quite a large number of our kisan friends are offering themselves to be put into jail; they have asked for it; they are going to jails. I congratulate them. But what is their demand? Their demand is that the arrears of electricity rate should be written off. Now, other farmers might also demand that on occasions, irrigation dues and land revenue dues should be written off whenever crops fail. The farmers are not in a position to pay the dues, so Government must be

prepared to come forward and write them off. Banks advancing money should be given proper instructions so that they can meet a portion of the loss from out of their risk allowance. That problem has got to be studied. It is for the Government to examine how much of profits these banks are keeping out of that, what proportion should be set aside. I think they have done it; they are doing it; even now they should set aside something towards meeting such risks and out of that sum, these allowances have got to be made whenever the procedure of writing off loans has got to be followed by the banks. In these cases it is for the Government to give directions to the banks. In regard to the Central banks the question of other security comes in. I would like the Government to consider very seriously the suggestion made by Mr. Rathod that the kind of liability that our farmers are obliged to suffer from has got to be removed. Whenever any loan is given, why should the whole of his property be treated as security for this loan? Why should it not be only that much of his property or land which is enough to cover this particular loan that is given to him be accepted? Why should not that alone be accepted as security so that the farmer would be able to borrow sums for other purposes, either temporary or for long-term purposes, on the security of the other lands? That has got to be examined. That kind of a concession is being made in regard to industrialists, in regard to business people and in regard to the commercial and professional people. Why should not the same facility be given to agriculturists also? In this manner, in an understanding and sympathetic manner, in great detail and in great depth Government has got to examine these various means of our farmers and help them to obtain the maximum possible credit accommodation from the banks and gain freedom for them from the ordinary money lenders.

Lastly, my friend has made a very good suggestion that today there are too many intermediaries between the Reserve Bank and the village bank. In

[Prof. N. G. Ranga]

between you have got the State Bank, you have got the District Bank and all these people go on adding to the rate of interest with the result that although the Reserve Bank of India advances credit for rural development at 2 per cent or 3 per cent or 4 per cent—I do not know the latest rate—at highly concessional rate, by the time the ordinary peasant comes to borrow this money, it comes to between 11 per cent and 15 per cent. This is atrocious, and a quick decision will have to be taken to eliminate as many of these intermediaries as possible. Indeed, an effort was made and it is not being followed unfortunately to establish what are known as the rural banks so that the district banks need not be there and the rural bank is expected to advance credit at much lower interest, but not enough of these rural banks have been organised. There is need for increasing their number.

Then, finally, the question of land development comes in. Indeed, in this country the biggest industry is agriculture and the biggest employment yielding source is agriculture and yet, it is the one way of life which is being stalled for criticism and it is a big thing and it is a very salutary change that has taken place after the nationalisation of banks has been achieved in shifting as much of credit as possible away from industries and commerce towards rural industries, and rural needs and agriculture. It has come to 33 per cent. My hon. friend has suggested that it should be 66 per cent. I do not think it is an exaggerated suggestion or an impractical suggestion or an unreal suggestion but the Government cannot be expected straightway to jump from 33 per cent to 66 per cent. A particular effort has got to be made by the Government here as well as at the State level to reach up to that 66 per cent, if not by the end of this particular Plan, at least by the end of the next Plan, so that agriculture also will come to feel free, as free as industry does and commerce does in regard to credit. Credit must

be made to flow more easily, more freely and more honourably and more economically into agriculture and into rural industries.

श्री राजेश कुमार सिंह (फिरोजाबाद) :
उपाध्यक्ष महोदय, आज सदन में राष्ट्रीयकृत बैंकों के द्वारा ऋण की नीति के संबंध में चर्चा चल रही है कि कृषि के क्षेत्र में किस तरह से अपनी नीतियां बनायें, यह एक बहुत ही महत्वपूर्ण मुद्दा है।

1981 का वित्त वर्ष का बजट प्रस्तुत करते हुए यह उल्लेख किया गया था कि कृषकों की मदद के लिए ग्रामीण बैंकों की स्थापना की जाएगी। इन ग्रामीण बैंकों की रूप-रेखा और ये कैसे काम करेंगे, इस बारे में बात सामने आई तो बड़ा अजीब सा लगा। ये संस्थाओं के माध्यम से ऋण और क्रेडिट या अग्रिम राशि को देंगे। इस तरह की व्यवस्था तो पहले भी चल रही थी। इसमें कोई नवीनीकरण नहीं आया है। इसके पूर्व भी वित्त व्यवस्था विकास निगम, ग्रामीण विद्युतीकरण निगम, कृषि वित्त निगम, केन्द्र और राज्य सरकारें अपनी सहकारिता समितियों द्वारा कार्य कर रही थी तथा इसकी स्थिति बड़ी भयानक है। कई माननीय सदस्यों ने इस ओर आपका ध्यान आकर्षित भी किया है। मैं इस संबंध में थोड़ी चर्चा करना चाहता हूँ। असल बात यह कि 50 प्रतिशत तो सहकारी समितियों के पास पड़ा रह जाता है और 50 प्रतिशत से अधिक काम नहीं आता है। किसानों को ऋण दो तरीके से मिलता है—एक शार्ट टर्म लोन और दूसरा लॉन्ग टर्म लोन। भूमि विकास बैंक ट्रेक्टरों के लिए या और अन्य वित्तीय सहायता देने की वान करना है, तो उसके बारे में भी रिजर्व बैंक ने कुछ नियम बना रखे हैं, यदि इतने परसेंट रिक्वरी नहीं हुई, तो उस क्षेत्र में

ऋण नहीं दिया जाएगा। दूसरी तरफ इन्डस्ट्रीज के लिए यह बात लागू नहीं होती है। उद्योगपति चाहे कितना ही रुपया ले लें, लेकिन उनके ऊपर यह नियम लागू नहीं होगा। मान लीजिए कलकत्ता में किसी उद्योगपति ने दस करोड़ रु० ले लिया और वह रुपया नहीं दे पा रहा है और उसकी इन्डस्ट्री सिक हो रही है, लेकिन उस से रिकवरी करने के लिए न तो उसकी इन्डस्ट्री को बेचा जाता है, जब कि किसान की जमीन को और दूसरी चीजों को बेच दिया जाता है या उस क्षेत्र के अन्दर ऋण देना बन्द कर दिया जाता है।

अभी एक माननीय सदस्य बता रहे थे कि राजस्थान के जयपुर जिले में किसी भी किसान को ऋण नहीं दिया गया। इस प्रकार जो भयानक स्थिति बनती है, उम्को आप देख रहे हैं। जब कि देश की 80 प्रतिशत आबादी कृषि पर निर्भर करती है। जिसकी उन्नति सारे देश की उन्नति है। जिसके उत्थान के लिए पता नहीं कितने सूत्री कार्यक्रम के अन्दर बातें करते हैं।

एक माननीय सदस्य : 20 सूत्री कार्यक्रम।

श्री राजेश कुमार सिंह : अच्छा हुआ हमारे माननीय सदस्य ने मुझे बता दिया।

यदि प्राकृतिक आपदा हो जाए, सूखा पड़ जाए या बहुत ज्यादा बारिश हो जाये या कहीं पर ओल पड़ जाए, तो बड़े अचरज की बात है कि बैंकों के अन्दर कोई कन्सेशन नहीं है। टाइम के अन्दर ड्यू ऋण वापिस नहीं दिया जाता है। तो उसके साथ पैन्ल्टी कम्पा-उन्ड इन्टैरस्ट वसूल होगा। ऐसा क्यों ?

पिछली बार एक चर्चा आई कि आज नौ-दस महीने से किसानों को ऋण नहीं मिल रहा है। इस बारे में चर्चा अखबारों में भी आई थी। रिजर्व बैंक का एक सर्कुलर गया है, चीफ आफ दि बैंक्स को कि आप एग्रीकल्चर को ऋण न दें। जो पिछला ऋण है, उस से अधिक देने की बात नहीं है। सब्सिडी देने की बात सरकार चलाती है कि सरकार सब्सिडी देगी, तो सब्सिडी कैसे देगी। मान लीजिए—नौ सौ करोड़ रुपये की कोई योजना है, जिम में तीन सौ करोड़ रुपये सरकार देंगी और छः सौ करोड़ रु० का लोन। जब बैंक लोन नहीं देगा तो सब्सिडी भी नहीं होगी। सरकार का जो मकसद है, वह सही मायने में अमली जामा पहनाने का रुक जाता है, क्योंकि बैंक की पालिसी साफ नहीं है। आप देखेंगे कि डिपोजिट्स भी बढ़ा है।

In rural areas deposits increased from Rs. 145 crores to Rs. 3,960 crores.

यह भी आप देख रहे हैं कि यह बढ़ रहा है। इन्डस्ट्री को आप देखेंगे तो पायेंगे कि

The outstanding amount in March 1980 was Rs. 8,269 crores; and in March 1981 it was Rs. 9,984 crores.

कृषि व अन्य लघु उद्योग में ये कहते हैं कि 1065 करोड़ रुपये चालू वित्तीय वर्ष के पिछले छः महीनों में बढ़ोत्तरी की है जबकि गत वर्ष यह 530 करोड़ रुपये था। आप यह कहते हैं कि इस में आप बहुत तरक्की कर रहे हैं लेकिन किसानों को लोन लेने में बहुत सी दिक्कतों का सामना करना पड़ता है। सेक्यूरिटी की चर्चा माननीय चक्रवर्ती जी ने और अन्य माननीय सदस्यों ने की और यह बताया कि एक साधारण किसान लोन लेने के लिए जमानतदार कहां से लाएगा। तीन, चार बीघा

[श्री राजेश कुमार सिंह]

उस के पास जमीन है और उस के लिए वह लोन लेने जाएगा तो कोई जल्दी से उस की सेक्यूरिटी देने नहीं आएगा और जो आएगा भी तो उसे उस को कमीशन देनी पड़ेगी। आप आश्चर्य करेंगे कि गांव में जो लोग रहते हैं वे अगर एक थ्रैसर के लिए लोन एप्लाई करते हैं और 10 हजार रुपये लोन उन को सेंक्शन भी हो जाता है, तो वह उन के पास पहुंचता नहीं है। गांवों के जो लोग हैं, उन को यह मालूम है। अगर 10 हजार का लोन मिल भी गया, तो उस पर इतना बड़ा इन्ट्रैस्ट हो जाता है जिस की कल्पना भी आप नहीं कर सकते और उन 10 हजार रुपयों में से आधा पैसा बीच के बिचौलिए खा जाते हैं। इस को कैसे रोका जाए, इसके बारे में सरकार को अपनी नीति को साफ करना चाहिए। अगर सरकार उसको साफ नहीं करती है, तो सरकार की जो मंशा है, मुझे नहीं मालूम कि वह केवल कागजी है या दिखावटी है, वह पूरी नहीं हो सकती।

एक बड़े आश्चर्य की बात है और मैं केवल आलोचना करने के लिए ही यह बात नहीं कह रहा हूं कि दिल्ली में 500 करोड़ रुपया बड़े बड़े होटल बनाने के लिए दे दिया गया। अब पता नहीं किस स्रोत से वह 500 करोड़ रुपया आया लेकिन कृषि के लिए अगर कोई 5 हजार रुपया भी लेना चाहे, तो उस में बड़ी मुश्किलें सामने आती हैं। यदि सरकार कृषि की नीति में, फाइनेन्स की नीति में बैंक के ऋणों की नीति में और अग्रिम राशि देने की नीति में सही माइनों में क्रान्तिकारी परिवर्तन नहीं लाती है, तो निश्चित रूप से किसानों का कोई भला नहीं होने वाला है। इसलिए बुनियादी बातों के बारे में

आप को सोचना चाहिए। वित्तीय संस्थाओं के द्वारा जो ऋण देने की बात कर रहे हैं, उसके बारे में मैं यह कहना चाहूंगा कि आप के जो कमर्शियल बैंक हैं, वे किसानों को ऋण देने की बात ही नहीं करते हैं। उस के बारे में आप को एक स्पष्ट नीति अपनानी चाहिए और उनको निर्देश देने चाहिए। साथ ही साथ मैं वह भी चाहूंगा कि क्या रिजर्व बैंक से ऐसे कोई डाइरेक्टिब्ज गए हुए हैं, जिन की वजह से किसानों को ऋण नहीं मिलता है। मेरे उत्तर प्रदेश में वहां के बहुत से जिलों में उन को ऋण वगैरह कुछ नहीं दिया जा रहा है। इसके बारे में सरकार को जानकारी हासिल करनी चाहिए कि क्या ऐसी गाइडलाइंस दी गई हैं और जो गाइडलाइंस दी गई हैं क्या उन से किसानों को नुकसान नहीं हो रहा है। इस पर सरकार को ध्यान देना चाहिए।

इन्ट्रैस्ट रेट के बारे में हमारे माननीय रंगा जी ने भी कहा कि किसानों को इन्ट्रैस्ट का रेट बहुत ज्यादा देना पड़ रहा है। अरबों रुपयों करोड़ों रुपयों का बड़े बड़े इंडस्ट्री वालों पर बाकी है और वे लोन वापस नहीं करते हैं। मेरा ख्याल है कि रिकवरी के मामले में जाएंगे तो पता नहीं कितना रुपया इन बड़े लोगों पर बाकी है। हो सकता है कि किसानों के पास भी पैसा पड़ा हो और पूरी रिकवरी न हुई हो लेकिन रिकवरी में सुधार हुआ है। किसी एक किसान की वजह से या किसी एक सोसाइटी की वजह से आप सारे क्षेत्र को ही वरबाद न करें। उसी को आप पनिश कीजिए। ऐसी स्थिति आप को बनानी चाहिए। नहीं तो क्या होगा कि गलती मैंने की और उसकी सजा आप सारे लोगों को देंगे। ऐसा नहीं होना चाहिए।

इन शब्दों के साथ मैं अपनी बात समाप्त करता हूँ।

श्री प्रताप भानु शर्मा (विदिशा) : माननीय उपाध्यक्ष महोदय, मैं आपके माध्यम से माननीय सदस्य श्री उत्तम राठौर को धन्यवाद देता हूँ कि उन्होंने एक राष्ट्रीय महत्व के मुद्दे को 193 के अन्तर्गत उठा कर हमें भी अपने विचार और सुझाव रखने का मौका दिया है। आज से करीब 12-13 वर्ष पूर्व हमारे देश में 14 बैंकों का राष्ट्रीयकरण हुआ था और इन बैंकों का राष्ट्रीयकरण करने का उद्देश्य हमारी प्रधान मंत्री श्रीमती इंदिरा गांधी का यही था कि वे बैंक जो कुछ पूंजीपतियों के हाथ में थे वे उनके हाथ से निकाल कर एक राष्ट्रीय सम्पत्ति बना दिए जाएं और उनके माध्यम से ऐसे व्यक्तियों को जो वास्तव में जरूरतमंद हैं चाहे वे कृषि के क्षेत्र में हों चाहे लघु उद्योगों के क्षेत्र में हों और चाहे बेरोजगारी को दूर करने के लिए नौजवान युवकों को रोजगार देने की बात हो, उनको स्वयं के साधन जुटाने में जो परेशानी आती है, आर्थिक व्यवस्था नहीं हो पाती है उनको इन बैंकों से ऋण दिलवा कर, आर्थिक मदद दिलवा कर खुद के पैरों पर खड़ा किया जाए और राष्ट्र के उत्पादन को बढ़ाया जाए और विशेष रूप से ऐसे गरीब लोगों को इनसे मदद उपलब्ध कराई जाए, जिनके पास अपने खुद के साधन नहीं हैं, और छोटी-छोटी व्यवस्था को उपलब्ध कराने के लिए साहूकारों या अन्य लोगों का सहारा लेना पड़ता था और यदि विगत 10-12 वर्षों में जो राष्ट्रीयकृत बैंकों ने काम किया है, कृषि, उद्योग, कुटीर उद्योग, ग्रामीण विकास के ऊपर यदि हम गौर करें तो हम इस बात को पायेंगे कि जिस मंशा

से बैंकों का राष्ट्रीयकरण किया गया था उसको काफी हद तक प्राप्त किया गया है। लेकिन जो बात देखने में आयी है वह इनके द्वारा ऋण देने में कठिनाई की है। ऐसे बैंकों द्वारा जिनकी संख्या काफी है, आज भी किसानों की जरूरतों को पूरा करने के लिए उनके खेतों में कुएं खोदने के लिए उनको डीजल पम्प उपलब्ध कराने के लिए, ऋण लेने के लिए या छोटे-छोटे कारीगरों को खुद के लघु या कुटीर उद्योग लगाने के लिए बैंकों की जटिलता के कारण ऋण नहीं मिल पा रहे हैं।

नए बीस सूत्री कार्यक्रम में इन बैंकों की महत्वपूर्ण भूमिका निर्धारित की गयी है। सूत्र नं० तीन से एकीकृत विकास योजना, आई० आर० डी० पी० के अन्तर्गत हमारे राष्ट्रीयकृत बैंकों का दायित्व बढ़ जाता है। बीस सूत्री कार्यक्रम में इन से यह अपेक्षा की गयी है कि वे चालू छठी पंचवर्षीय योजना में तीस अरब रुपये के ऋण के रूप में और 15 अरब रुपये अनुदान के रूप में इस तरह से 45 अरब रुपये ऐसे व्यक्तियों को उपलब्ध करायेंगे जो आज गरीबी की रेखा के नीचे रहते हैं, जिनको आत्मनिर्भर बनाने, अपने पैरों पर खड़ा करने के लिए आर्थिक साधन देने जरूरी हैं।

मुझे इस बात को बताते हुए आश्चर्य और खेद है कि बीस सूत्री कार्यक्रम में जिस उद्देश्य के लिए इन बैंकों की भूमिका है, उस उद्देश्य के लिए हमारे राष्ट्रीयकृत बैंक इन गरीब लोगों के लिए ऋण उपलब्ध नहीं करा पा रहे हैं। हमारे वित्त मंत्री जी यहाँ उपस्थित हैं। हमारे पांच वर्ष में से दो वर्ष निकल गए हैं। डी० आर० आई० के अन्तर्गत बैंकों को ऐसे 6 सी परि-

[श्री प्रताप भानु शर्मा]

बारों की मदद करना है जो गरीबी की रेखा के नीचे रहते हैं। मैं जानना चाहूंगा कि दो वर्षों में इस योजना के अन्तर्गत कितने परिवारों को फाइनेंस किया गया और कितने प्रतिशत अनुदान दिया गया और कितने प्रतिशत इस लक्ष्य को प्राप्त किया गया। अगर मंत्री जी इस विवरण को सभा पटल पर रखें तो उसके तथ्य उजागर हो जायेंगे कि जो उद्देश्य और धारणा राष्ट्रीयकृत बैंकों के लिए तय की गयी थी उसमें कहाँ परेशानियाँ आ रही हैं।

बैंक गारन्टी, क्रेडिट सिस्टम, रेट आफ इन्ट्रेस्ट के बारे में हमारे माननीय सदस्यों ने अपने अपने विचार रखे। मैं अपनी ओर से यह बात रखना चाहूंगा कि यह बात सही है कि यदि किसी काश्तकार को कुएँ के लिए मोटर पम्प के लिए या थ्रूसर के लिए पांच हजार रुपये का ऋण चाहिए तो उसे दस से पन्द्रह फार्मों तक दस्तखत करने पड़ेंगे किसी काश्तकार को ट्रैक्टर के लिए या किसी उद्योगपति को किसी उद्योग के लिए ऋण लेना है तो उसे 15 से लेकर 25 फार्मों तक पर दस्तखत करने पड़ते हैं। प्रश्न यह है कि हमारे ग्रामीण क्षेत्रों में शिक्षा का प्रसार बहुत कम है और हमारे ग्रामीण भाई इतने शिक्षित न होने के कारण उन फार्मों पर दस्तखत करने की स्थिति में नहीं हैं। इसलिए उन्हें बैंकों के अधिकारियों और बिचौलियों का सहारा लेना पड़ता है। मेरा सुझाव है कि जिनको पांच या दस हजार रुपये के ऋण की आवश्यकता है उनके लिए दो या तीन फार्म रखे जायें। इन दो-तीन फार्मों से काम चल सकता है। इस तरह से इस प्रक्रिया को सरल बना कर हम काम कर सकते हैं।

मैं वित्त मंत्री जी का एक बात की ओर ध्यान आकर्षित करना चाहूंगा। जहाँ तक बैंक इन्ट्रेस्ट रेट का सवाल है, उसके बारे में हमारे कई माननीय सदस्यों ने भी विचार रखे हैं। जो ऋण किसान को चार परसेंट पर मिलना है वह किसान तक पहुंचते पहुंचते 9 से 11 परसेंट के इन्ट्रेस्ट पर हो जाता है। जहाँ आपने डी० आर० आई० में ऋण देने की एक सीमा बांध रखी है कि साढ़े छः हजार रुपये तक ऋण चार प्रतिशत ब्याज पर उपलब्ध करायेंगे। यह जो सीमा निर्धारित की गयी थी, यह आठ दस साल पहले की गयी थी और उस समय वस्तुओं की कीमतों के आधार पर की थी। आज अगर एक काश्तकार को कुआँ खुदवाना है या पम्प लेना है तो उसको कम से कम 12 से लेकर 15 हजार रुपये तक की आवश्यकता होती है और डी० आर० आई० का उद्देश्य भी यही है कि कमजोर वर्ग के लोगों को कम ब्याज पर ऋण उपलब्ध कराएं ताकि डी० आर० आई० के अन्तर्गत पैसा लेकर वे अपना रोजगार लगा सकें और ब्याज उन पर इतना भारी न पड़े कि ब्याज मूलधन से ज्यादा हो जाए। इसलिए डी० आर० आई० की ऋण सीमा को बढ़ाकर वर्तमान मूल्य के सन्दर्भ में करीब 15 हजार करना चाहिए।

19 hrs.

इसके साथ ही राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक का गठन अभी हाल ही में भारत सरकार द्वारा किया गया है, उसके उद्देश्य और प्रक्रिया के बारे में पिछले सत्र में चर्चा हुई है। और सभी माननीय सदस्यों ने अपने सुझाव और विचार रखे, उसके बाद इसको स्वीकृति प्राप्त हुई है। उसका उद्देश्य यही है कि गांव में जो कमजोर वर्ग

के लोग हैं हरिजन—आदिवासी हैं, उनको ऋण प्राप्त हो, कम ब्याज पर उपलब्ध हो। इस संबंध में मेरा सुझाव है कि जो हमारे क्षेत्रीय ग्रामीण बैंक हैं जो आज भी कर्माशियल बैंकों से स्पोंसर्ड हैं, उसका प्रमुख बैंक राष्ट्रीयकृत बैंक को बनाया गया है। इन सभी ग्रामीण बैंकों को राष्ट्रीय कृषि एवं ग्रामीण बैंक के अन्तर्गत होना चाहिए ताकि ऋण देने के लिए ग्रामीण बैंक को जो वित्तीय साधन उपलब्ध हों वे सीधे रिजर्व बैंक और राष्ट्रीय कृषि एवं ग्रामीण बैंक से उपलब्ध हों, जिससे कि बढ़ी हुई ब्याज दर छोटे-छोटे कास्तकारों को न देनी पड़े।

अंत में मैं आपके समक्ष 2-3 महत्वपूर्ण मुद्दे रखना चाहता हूँ। इन बैंकों की वर्किंग के लिए जितने भी राष्ट्रीयकृत या क्षेत्रीय ग्रामीण बैंक हैं, इनको मानीटर करने के लिए जिला स्तर पर एक डिस्ट्रिक्ट लेवल पर कोऑर्डिनेशन कमेटी होती है, जिसको डी० एल० सी० सी० कहते हैं। उसका यह दायित्व होता है कि हर तीन महीने में वह राष्ट्रीयकृत बैंकों के कार्य की समीक्षा करे कहां कठिनाई आ रही है, कहां पर भारत सरकार के नियम और रिजर्व बैंक आफ इंडिया के नियमों के अनुसार लोगों को ऋण नहीं दिया जा रहा है, उस पर मानीटरिंग कमेटी की तरह वर्क करे। इसके बारे में मैं अपने अनुभव के आधार पर कहना चाहूंगा कि डी० एल० सी० सी० का कार्य संतोषप्रद नहीं है। संसद सदस्य को उसका स्टेचुटरी मेम्बर नहीं बनाया गया है, उसको मेम्बर बनाया जाना चाहिए, ताकि सांसद अपने क्षेत्र के राष्ट्रीयकृत बैंकों के कार्य की समीक्षा कर सके। इस से ग्राम लोगों को लाभ होगा। विशेषकर बीस सूत्री कार्यक्रम

के अन्तर्गत एकीकृत ग्रामीण विकास योजना के अन्तर्गत गांव वालों को कुएं के लिए छोटे-छोटे रोजगार स्थापित करने के लिए डेरी फार्म के लिए और अन्य कार्यों के लिए ऋण उपलब्ध कराने की योजना है, उसको सफलता पूर्वक तभी क्रियान्वित कर सकते हैं जबकि जिला लेवल पर महीने में एक बार बैठ कर समीक्षा की जा सके कि कहां-कहां ऋण उपलब्ध कराने में किस-किस तरह की कठिनाइयां आ रही हैं और कास्तकारों को कितने परेशामियों का सामना करना पड़ रहा है।

अन्त में एक बात और कहना चाहूंगा कि जो राष्ट्रीयकृत बैंकों की और क्षेत्रीय ग्रामीण बैंक को मीटिंग होती है, उसमें डी० एल० सी० सी० की मीटिंग में जी० एम० और प्रत्येक ब्रांच के मैनेजर्स को निर्देश दिए जाने चाहिए कि वे मीटिंग में आवश्यक तौर पर आएँ और बैंक की प्रगति से माननीय सदस्यों को अवगत कराएँ।

MR. DEPUTY-SPEAKER: Shri Dhandapani.

SHRI C. T. DHANDAPANI (Pollachi): Mr. Deputy-Speaker, there was a time when this banking industry was in the hands of very few people, particularly monopolists and the capitalists. That was the reason why this very same Government took a decision to nationalise important banks in 1969.

I must say that since 1969 this banking industry has been marching forward. Before that, people used to call the big five banks as 'the big five'. They were—the Punjab National Bank, the Bank of Baroda, the Bank of India, the Central Bank and the United Commercial Bank. These five banks had about 55 Directors. 55 directors were controlling more

[Shri C. T. Dhandapani]

than 850 financial institution. All the funds deposited by the people in these five banks, were diverted to these 850 financial institutions owned by 55 directors. That was the reason why Mrs. Gandhi thought of taking over these five banks including nine others.* In those days, these five banks had the authorised capital of Rs. 19 crores whereas they were holding the deposit of Rs. 400 crores. This money was utilised illegally by these directors, the capitalists.

The discussion today is not about the policy of the Government but about the functioning of the banking industry. The Government is wedded to the socialist idea and upliftment of weaker sections, particularly in the rural areas. Therefore, I must confine myself to the functioning of the banking industry.

As far as the activities of the banks after nationalisation, particularly in rural areas, are concerned, of course, the directives are given by the Reserve Bank. The Government does not come in the way of the normal functioning of the Reserve Bank and other banking industries. But it depends upon the person who is at the helm of affairs. That is most important. As far as rural areas are concerned, the rural people give more deposits. And the deposits given by the rural people the farmers are not given to the people who are living in rural areas. Those deposits are being advanced to major industries and other trading activities. Particularly, there are being advanced against foodgrains and other food articles.

Some of the banks do not follow strictly the principles evolved by the Reserve Bank and they take their own decisions. They give advance to particular areas. This money lending process is being done completely by the banks.

My friend has talked about the primary credit societies and multi-purpose agricultural societies. Of course, the farmers find it difficult to get loans from agricultural credit societies more responsibility than the Government because they have to repay it in a particular period. If they default in repayment, the societies' apex bodies are answerable to the Reserve Bank. When it is not repaid, the RBI blacklists that particular State or bank and then they are not eligible for future loan. Therefore, RBI is an important institution which has got more responsibility than the Government to evolve a policy and to see whether the farmers, when they are in crisis, could repay the loans which they have taken from the credit society or they must be given some relief. This should be examined by RBI. So, the Government should consult the RBI in this matter. I do not want to go dit policy. I have contacted many bank officials, because I know many of them. The banking industry has many problems.

MR. DEPUTY-SPEAKER: You have yourself been a bank official.

SHRI C. T. DHANDAPANI: Yes, I was in the banking service.

Professor Chakraborty has stated that the Finance Minister has given instructions to the banks to stick to discipline in the lending policy. I do not know whether those directives have gone or not. In any case, the attitude differs from bank to bank, and that depends on the manager, more than on the policy of the Government. For instance, Government have directed the banks that 40 per cent of the deposits and advances should be earmarked to the priority sector. Those bank managers, who have some interest in social welfare and uplift of the weaker sections, take risk and advance money to these sections. But some other bank managers, who come

from the higher strata of society, who are against the policies of the Government, they tell the farmers and the poorer sections of the people that they are helpless, because the Government have issued directives not to give loans to them.

I will give you a small example. In Udumalpet, which is a small town, I went to the Manager of the Canara Bank for advance to the poorer sections. He said that Government have issued instructions not to give loans to anybody, be it against IRDP matching loan or anything else. Then I approached the Manager of the State Bank of India in the same town. He was very kind and he agreed to give loans to the cobblers and cart pullers to the extent of 100 per cent, ranging from Re. 1,000 to 3,000. This shows that it depends more on the person in charge of the branch of the bank than on the policies of the Government.

Shri Poojary has a very difficult task before him of rationalising the functioning of the banking industry and revitalising it, wherever necessary.

Prof. Chakraborty said that some of the banks prefer to give loans to big people rather than to the farmers or harijans. The bank manager feels that if he gives loans to 100 needy people in the rural areas, it will be difficult to recover the money from them and so he will be in trouble. On the other hand, if he gives the entire loan to one big industrialist, there will be no problem so far as its recovery is concerned. So, many of the bank managers do not want to take risk. Therefore, I would request the Finance Minister to see that the right type of officers are posted in the rural branches. So far as the city branches are concerned, you can post anybody you like. Whether it is a small person or a big person, whether they receive good reception or bad, the city branches will function without difficulty. But, so far as the rural branches are concerned, they require the right type of people to man them.

In many places the branches complain that they do not have sufficient manpower. If this is true, it should be looked into. Then, some officers complain that they have no transport facilities to go to the interior areas assess the properties of the farmers and to ensure repayment. This may be considered.

Coming to administration, the banking procedure is very cumbersome and rigid.

MR. DEPUTY-SPEAKER: That is why you have left it.

SHRI C. T. DHANDAPANI: It is very rigid. They never apply their mind to the present circumstances. They think of their old traditions. For example, The State Bank of India was once the Imperial Bank. At that time they had some code. Till now they are following it, there is no change at all. Therefore, I would say that the banking industry, I mean, all the branches of banks must have a common code, common procedure, to simplify the things so that we can save the time of the banks.

As far as the advances are concerned, I may say that these advances are being given to the farmers as well as others. I have already stated that there were about 55 Directors in those days who were holding the reins of economy of the banking industry. Actually, I want the abolition of the domination, that monopolistic position. Now all the Managing Directors of banks are holding the reins. They make advances according to their desire. They never consider about the needs of the clients. Therefore, I would request the Minister to see that these defects in the system be removed. On the contrary, the Government should take action against the top officials who are acting in a biased manner. I know of one case from Madras. One Executive Director of a bank—I also wrote a letter to Mr. Pranab Mukherjee day before yesterday in this connection—wanted his own cousin to be appointed in a particular

[Mr. Deputy-Speaker]

company. The company was enjoying facilities of advances from that particular bank. The Company executive said, 'I do not need any consultants from outside'. Immediately the Executive Director stopped the facilities, an advance of Rs. 22 lakhs, against the principle or policy of the bank. First the bank agreed to open a letter of credit on documents of acceptance. After this affair, the very same bank, the very same Executive Director, says, 'I will not honour my word, I will not accept documents of acceptance, you have to pay the money, you must honour the document of payment'. It is against the principles and norms of the bank and people will naturally lose faith in the banking industry. If such a case is brought to your notice, you must examine the case as to whether that is true or not. If it is true, you must book that officer. This in any humble request to you.

Before I conclude, I would like to say one more thing about the rate of interest about which Ranga Ji has also stated. The Reserve Bank charges only 5 per cent or even below 5 per cent, whereas in many cases, the priority sector has to give more than 12 per cent of interest to the banks. Why is there such a large gap between the Reserve Bank rate and that of the nationalised banks? This gap can be reduced.

Now, in the name of credit squeeze, it is said that loans given against the jewellery can be stopped. I do not know whether the Ministry or the Reserve Bank of India issued instructions, but the banks say that the Ministry has issued the instructions. I would like to have a categorical reply from the Minister whether he has issued instructions to the banks not to give loans against the jewellery. If so, will it not affect the farmers who are suffering for want of funds? If not, you must give a categorical assurance that banks are allowed to give loans against jewellery to the small and marginal farmers.

Before I conclude, I would like to say one important thing. My predecessor who has spoken just now has also stated this.

As far as the banks are concerned, the bank people say that they have no powers to prosecute the defaulters. They have to file a case and wait for many years. Many industrialists grab or swallow the bank funds. In that connection a separate legislation should be brought so as to prosecute the defaulters.

PROF. N. G. RANGA (Guntur): How can you prosecute?

MR. DEPUTY-SPEAKER: Professor is a person with a soft heart. He may not like.

SHRI C. T. DHANDAPANI: That is the reason they are not lending money to anybody. They have after all to repay the money. Bank is not a charitable institution. It is a commercial institution. Money has to be repaid.

All over the world the Regional Banks are successful in lending the money to the poor sections. We must also have the regional banks. Or these 26 nationalised banks can be re-grouped sector-wise i.e. small scale sector, agriculture sector banks, etc., so that there may not be any overlapping or duplication of work.

I once again request the hon. Minister to see that these anomalies which are now eroding the principal should be removed immediately. I must also thank Shri Uttam Rathod for having brought this discussion and I support this.

SHRI R. S. SPARROW (Jullundur): On different occasions I have been talking on this subject previously on the floor of the House. I will now touch upon the policy that effects this rather important subject. To start with, I think, we all have to accept the fact that agriculture to-day has taken the shape of industry and it has to be so. With the growing needs of the

population and as things are happening around the world, more of know-how and so on and so forth, it is quite clear that it is now to be termed as an industry. You can give it any name—agro-industry or any name.

I had an opportunity of visiting Japan at one time and I must say as a small farmer, it is very attractive to see the manner in which this small farmer would turn the soils about and produce so much. It is not in one's imagination too how much through intensive cultivation they produce the output. Now, I see in Punjab and in some other areas also similarly things are happening. So, it is the small and marginal farmer who is going to be the back bone to meet the food and other such requirements of commodities in India. If that be the case, then analytically thinking, we have to converge and focus our attention on to this particular section of the society i.e. small and marginal farmer. I know in my own area some farmers on one acre of land are doing such intensive cultivation and producing for instance in one three month season potatoes. You call it that way—three months season potato to the tune of about 125 quintals that is through the dint of hard work and also to understand as to how to feed it. With of course money and other means that you have to produce, to bring out, so much of output. That would mean what? If you want to run some kind of an industry, what does it mean? You have to feed it with new methods, new means, as also money. And we are talking about money today. That is about what help the banks can give.

At one time, I had the opportunity and the privilege to discuss this subject, about 8 to 10 years ago, at the highest level at the time when the banks never came to feeding the small-scale farmer at all. They never touched him. So, the discussion brought out some good results. I am very glad to see that things have started moving in that direction. But the difficulties are there and I will very briefly sum

them up so that it may be to the advantage of our Finance Minister to give us help in that manner.

The first point that I want to bring to your kind attention is about the method of advancing loans and the method of recovery. That is where the whole trouble starts. My hon. friend, a very senior member, Prof. Ranga has already said about it. Lending of loan or giving of loan is no problem provided you get it back. That is where the difficulty starts. A farmer basically is not used to paying back because, very frankly speaking, he is not a businessman; he is not a shop-keeper who knows how to take and give back the money or to move the money around. He has his own way of life since generations past. Now, since he has become or he is on the way of becoming an industry man on the agricultural side of it, he has started understanding the game of taking money and then paying back. This is the stage. In that, we have to propel the idea to his advantage and to everybody's advantage.

How do we do it is the question, give the money and take back as best as you can. But can the Government coordinate with the States to work out a formula as to how to get the money back? In that, I have a couple of recommendations to make. The first recommendation is that it should be tied with the turn-over of the crop, that is, seasonal money, "I give you Rs. 2000 or Rs. 3000 for fertiliser, for this or for that, and for what have you, but you will pay back at the time of ripening of the crop." Then, there should be some agency working for that. The farmer never minds giving a portion of the crop at the time of harvesting. There should be some agency to do so. There may have to be a passbook. I remember, when I was going to institute it in Punjab, everybody was happy. Still, we may have to do that. There should be some kind of a simple passbook, as you have a postal passbook. You tell the farmer "You have taken the money and you sign it." The bank officer also signs

[Shri R. S. Sparrow]

it. You make him understand that at such and such time, you have to repay. Who is to collect it? Will the Revenue Department help in collecting the money or will the banks work out some kind of a scheme? You give the bank an extra officer. You have bank collectors; thousands of bank collectors are there. Those bank collectors may have to be given this particular duty so that they could help in realising or recovering the money. But I leave it to you. It is not the time for me to give all the details about it. This has to be looked into.

Another thing that I want to bring to your kind attention is about the risk in recovery depending on the catastrophe or any calamity that may have taken place, as Prof. Ranga pointed out in passing. Yes, calamities do occur—hailstorm, floods and all that—and the poor little farmer is down the drain. How do we overcome that? Some indication has already been given by Prof. Ranga. Some of the portion of his payment back, may have to be kept in reserve, one small portion, so that he also later on contributes to the catastrophe or calamity as a result.

Added to that, there may have to be something from the bank side of it to cover the calamity part of it.

Thirdly, as is usually done, the Government in all States out of their own Budgetary funds gives special aid when there is a calamity and, if that be the case, all the three agencies work and sometimes a cushion is maintained with which you overcome the difficulty that the poor chap is suffering temporarily because of that established calamity.

That is point No. 2 in this for the risk part of it.

Many of us have talked about the interest part of it. It is a sore point, very frankly speaking. It is a sore point indeed that from the RBI, the interest moves out at about 5 per cent

and then at the end realisations side of it, it happens to be about 10 per cent or 12 per cent, in my State it is up to 14 per cent or 15 per cent. It is correct. This 10 per cent gap is much or too much. But in society it is not called usury. We can call it by any other name. But it is so much of a gap. I did my Economics also. Many of us are Economics Degree holders. We have some experience. But I feel quite confused about what is all this which is going on. How can you overcome this difficulty? You may have to rack your thinking on that one point. It is a very particular point. As somebody suggested 'Cut out the middle-man all the way down.' Why cannot we have some other method of dealing with the difficulty? Can't we move out to work temporarily some Inspectors? Can't we not send them out to do this particular job and use them back without their having to spend so much time on these static type of Headquarters and so on and so forth? But it is for you to decide.

I am concluding my speech. But I thought I would be talking on that policy a little more.

I have taken the least possible time. Then finally I want to touch only on one small point which many eminent Members have already spoken about. That is the cheating part. The word has not been brought out. But I take the liberty to bring it. The poor fellow, the farmer or the small person who wants a little bit of loan is cheated. It is difficult to get a loan, which is sanctioned already, but it is not revealed that it is sanctioned, unless you give him this per cent or something, you are not going to get the amount. Various States may be having different *modus operandi*; but the fact remains that he is cheated all round. Can we simplify the method of these forms? They have very correctly brought out so many forms to sign. I have given you some idea of the pass book. Has anything been done on those lines? It is a document. The Mohar will be there; the Signature on both sides will

be there. Then where is the necessity of the middlemen? They only try to tell you that this is wanted and that is wanted and that Clerk is wanting to know more details and other things. This also would need a little bit of re-orientation and a new thought about that is to be given.

Many thanks.

SHRI SATYASADHAN CHAKRABORTY: This is a sort of a general education.

MR. DEPUTY-SPEAKER: I think that loans are given only in the form of cheques. That also is to be clarified, whether it is given in cash or in the form of a cheque. If it is not in the form of cheque, this procedure can be followed. Cheques should be given to all the loanees.

SHRI RAJESH PILOT (Bharatpur): Only a cheque is given to all agencies.

श्री रामावतार शास्त्री (पटना) : माननीय उपाध्यक्ष जी, राष्ट्रीयकृत बैंको को कर्ज देने की कौन सी नीति अपनानी चाहिए ताकि देश के किसानों को अधिक से अधिक लाभ पहुंच सके—इसी विषय पर चर्चा हम चला रहे हैं। राठौड़ जी ने इस समय में इस चर्चा को प्रारम्भ करके बहुत ही धन्यवाद का काम किया है। उपाध्यक्ष जी, बैंकों राष्ट्रीयकरण 1969 में हुआ और जिस परिस्थिति में बैंकों का राष्ट्रीयकरण हुआ था, कोयला खानों का राष्ट्रीयकरण हुआ था, प्रिवी पर्सों को समाप्त किया गया था, अगर उस समय की परिस्थिति की ओर ध्यान दिया जाए, तो आप को पता चलेगा कि इन सवालों पर और कुछ और सवाल थे, जिन पर कांग्रेस को दूसरों का सहारा लेना पड़ा था। कांग्रेस उस समय टूट चुकी थी। मैं उन दिनों की बात इसलिए बता रहा हूँ कि आप पुरानी बातों को समझिये। उन दिनों सी० पी० आई० और सी० पी० एम० ने आप पर दबाव डाला कि आप इन कामों को कीजिए, तो आपकी सरकार रह सकती

है, नहीं तो आप अल्पमत में चले गये हैं और आपकी सरकार नहीं टिक सकती। मजबूर हो कर सरकार ने उस स्थिति में बैंकों का राष्ट्रीयकरण किया और दूसरे कुछ और प्रगतिशील कदम उठाए गये।

अब सवाल यह है कि 1969 में यह किया गया था और अब हम आ गये हैं 1982 में लेकिन किसानों को कितना कर्जा इन बैंकों द्वारा दिया गया। इसी सदन में इसी सत्र में एक अतारांकित प्रश्न का उत्तर 12-3-82 को दिया गया है और जवाब में यह बताया गया है कि जो प्रायरटी सेक्टर है, जो प्राथमिकता के क्षेत्र हैं, जिन्हें कर्ज देने की सरकार ने नीति निर्धारित की है और रिजर्व बैंक ने बैंकों को आदेश दिए हैं जो प्राथमिकता के क्षेत्र है, उन को 40 प्रतिशत कर्ज दिया जाएगा, 1985 तक 40 प्रतिशत कर्जा इन प्राथमिकता के क्षेत्रों का मिलना चाहिए। वे क्या-क्या हैं। वे हैं कृषि एस० एस० आई० रिटेल ट्रेड, ट्रान्सपोर्ट आपरेटर्स, सेल्फ-एम्पलायड और प्रोफेशनल्स। ये छः केटेगिरी के लोग हैं, जिन को प्रायरटी सेक्टर माना गया है और उस में एग्रीकल्चर को कितना दे रहे हैं। सवाल के जवाब में यह बताया गया है कि 16 प्रतिशत उस को दिया जाएगा। क्या 16 प्रतिशत कर्जा देकर आप कृषि में आमूल परिवर्तन ला सकते हैं और ज्यादा से ज्यादा अनाज या खाद्यान्न पैदा कर सकते हैं। तो यह स्थिति है। मार्जिनल फारमर्स, सीमान्त किसान और गरीब किसानों की बात कही जाती है। उन की फीगर्स भी आप सुन लीजिए। 2-3-82 का इस के बारे में भी जवाब है। मैं आल इंडिया फीगर्स बता रहा हूँ, स्टेट्स की भी फीगर्स दी गई हैं। 1979 में मार्च तक 50,685.89 लाख और 1980 में कितनी बढ़ोतरी की गई है, उस की फीगर्स आप देख लीजिए, आप को अन्दाजा लग जाएगा कि कैसी

[श्री गमावतार शास्त्री]

कछुवे की चाल से सरकार चल रही है। 1980 में 67,944.82 लाख रुपये इन को दिये गये। बढ़ा जरूर है लेकिन यह चाल बहुत तीव्र नहीं है, आप की गति बड़ी धीमी है। यह मार्जिनल और गरीब किसानों को आप ने दिया है। ये फीगर्स आप देखिए। याद कीजिए कि जब राष्ट्रीयकरण किया गया था, तो नारा क्या था। नारा यह था कि देहातों और शहरों के बीच में आर्थिक समानता लाएंगे और जो अमीर है, उस को नीचे लाएंगे और जो गरीब हैं, उन को आगे ले जाएंगे। आर्थिक समानता का यह उद्देश्य रखा गया था और इस बात की चर्चा प्रधान मंत्री जी ने उस समय की थी। आज हमारे देश में 80 प्रतिशत किसान देहातों में रहते हैं और उन लोगों को आप केवल 16 प्रतिशत ऋण दे रहे हैं। इससे कैसे आप आगे बढ़ेंगे, यह आप देखिए। सोचने की बात है कि हम सब किसान की बात करते हैं। इस समय में भूमि मुधार या दूसरे सुझावों में नहीं जाना चाहता हूँ। इसी सवाल तक मैं अपने को महदूद रखना चाहता हूँ।

जो आपका प्रायोरिटी सेक्टर है, उसमें हैण्डलूम वाले, हथकरघा वाले भी हैं। लेकिन उनके लिए आपने कोई टारगेट फिक्स नहीं किया है। किया है तो बता दीजिए। उनकी बहुत दुर्दशा है। उनमें से बहुत सारे देहातों में करघे चलाते हैं। गरीब हैं। उनका कर्जा नहीं मिलता है। अगर मिलता है तो उन्हें देने में कठिनाई होती है। इस से उन्हें तरह तरह से तंग किया जाता है। आखिर में उनका काम बन्द हो जाता है। ये तमाम चीजें इसमें चल रही हैं।

आप बैंकवर्ड एरिया में 10.25 परसेंट पर एनम का दर पर सूद लेकर कर्ज देते हैं और दूसरे एरियाज में 12.50 परसेंट पर देते हैं। क्या इतना सूद मारजि-

नल और गरीब किसान दे सकेंगे? इतना अधिक सूद, इसके वारे में तो आपको सोचना होगा। आप ऐसे लोगों से कम से कम सूद लें। दूसरी तरफ जो बिरला, टाटा, डालमिया जैसे 105 इजारेदार खानदान हैं, जो बड़े बड़े धन्नासेठ हैं, चोरबाजारी, मुनाफ़ाखोर हैं वे आप के बैंकों से ज्यादा से ज्यादा कर्जा ले कर किसानों से सस्ते भाव पर गल्ला खरीद लेते हैं और आने वाले दिनों में दुगने और तिगुने भावों में उसे बेचते हैं। वे राष्ट्रीयकृत बैंकों के, जनता के पैसे का इस्तेमाल कर के मालामाल होते हैं।

आप चलाइये समाजवाद, आप चलाइए बीस सूत्री कार्यक्रम। यह प्रोग्राम देखने और पढ़ने में बहुत अच्छा है लेकिन इसको अमल में लाने का आपके पास विल या इच्छा शक्ति नहीं है। अगर यह होती तो 1969 के बाद से अब तक बहुत कुछ किया जा सकता था। तब से ले कर अब तक आपने 16 प्रतिशत किसानों को, मार्जिनल फार्मर के नाम पर सहायता दी है। इस में भी बहुत जानसाजी होती है। देहातों में कर्ज किस को मिलता है? वहां कर्ज गरीब का नहीं मिलता है। दूसरे मार्जिनल फार्मर वन जाते हैं। आपके अधिकारी पैसा ले कर, घूस ले कर दूसरों को कर्जा दे देते हैं और गरीब किसान इस सब से वंचित रह जाता है। इन सब चीजों को चेक करने को आपके पास मशीनरी होनी चाहिए, इच्छा शक्ति होनी चाहिए तभी आप कुछ कर सकते हैं।

हमारे यहां सिक यूनिट बहुत हैं। उनको आप कितना दे रहे हैं लोन? 1980 में सिक इण्डस्ट्रियल यूनिट्स 24,550 थे। उनका आप ने 1,808.66 करोड़ रुपया एडवांस दिया। जून 1981 में 24,650 सिक यूनिट थे। उनको आपने 1905.11 करोड़ रुपया दिया। उनसे आपको क्या मिलता है? ये सिक

यूनिट आपके बैंकों का पैसा इस्तेमाल करते हैं, जनता के पैसे का इस्तेमाल करते हैं और अपनी झोलियां भरते हैं। जिस तरह से हम नींबू निचोड़ कर रख लेते हैं और उसका रस पी जाते हैं उसी तरह से ये कारखानों को समाप्त कर देते हैं और फिर जनता के पैसे को बैंकों से ले कर चलते हैं। इनको आप इतना एडवांस देते हैं।

भूतपूर्व वित्त मंत्री श्री वेंकटरामण जी ने 19 अक्टूबर, 1981 को विजया बैंक, बेंगलूर का स्वर्ण जयन्ती समारोह का उद्घाटन करते हुए कहा था उन्होंने विचार व्यक्त किया था कि बैंकों से अनुसूचित जातियों को 16 प्रतिशत ही ऋण दिया गया, जब कि इससे कई गुना ज्यादा उनको मिलना चाहिए था। स्वयं वेंकटरामण जी ने यह बात कही है। फिर भी सरकार का ध्यान उधर नहीं जाता। आदिवासियों की तो बात बोलना ही बेकार है। बिहार, बंगाल, मध्य प्रदेश में आदिवासियों की जमीन छीनी जा रही है। जा कर्ज देने वाले मनी लैण्डर्स हैं वे उनसे जमीनें छीन रहे हैं, उनको आप कर्ज कहां से देंगे। इसलिए आप अपनी नीति बदलिए। गरीबों से कम से कम सूद लीजिए।

खेत मजदूरों का बहुत बड़ा सेक्टर है। उनको कर्जा मिलना चाहिए। क्या वे आदमी नहीं हैं, क्या वे खाना नहीं खाते, क्या उनको सभ्य समाज में जीने का अधिकार नहीं है, क्या उनको मकान नहीं चाहिए? उनके लिए आपने कुछ सोचा है? उनके बारे में आप कुछ नहीं बोलते हैं। मेरे सूबे में उनकी तादाद 42 प्रतिशत है, बिहार में, और पूरे हिन्दुस्तान में सुना है 38 प्रतिशत है। उनके लिए कुछ कीजिए। बाढ़ आती है, प्राकृतिक विपत्ति आती है, सरकार से जो कुछ मिलता है वह पर्याप्त नहीं

होता, इसलिए आप भी कुछ दीजिए (व्यवधान)

जगह-जगह कंजम्पशन लोन की बात होती है। ऐसे लोगों की प्रगति के लिए सोचिए।

भ्रष्टाचार बहुत घुस गया है। आपके अफसर लोग देहातों में बिना पैसा लिए हुए कर्जा नहीं देते। महीनों टालते रहते हैं। भैंस के लिए कर्जा मिलता है तो बैंक मैनेजर कहता है कि हमारे सामने खरीदो, जो हम कहेंगे वही खरीदो। इस तरह से गिसानों का तंग किया जाता है। गरीबों को तंग करके उनसे पैसा लिया जाता है।

अभी कुछ दिन पहले बिहार के मुख्य मंत्री ने अखबारों में बयान दिया था कि 90 हजार दरखास्तें बैंकों के पास महीनों से और कहीं तो सालों से लंबित पड़ी हुई हैं। इस तरफ ध्यान दीजिए। इस तरह का प्रोसीजर होना चाहिए कि जैसे ही एप्लीकेशन दी, 10-20 दिन में उसको ऋण दे दीजिए। अगर समय पर लोन नहीं मिलेगा तो किसान खेत में काम कैसे करेगा। शर्तों का ढीला कीजिए, फार्मों को सुगम बनायें और सुनभ कराएं। यह सब कार्य करेंगे तो निश्चित रूप से फायदा होगा और सचमुच में किसानों को कुछ लाभ होगा।

देहातों में जो बैंक हैं और उनकी जो मीटिंग होती है, उसमें कभी-कभी हमारे जैसे पार्लियामेंट के मेंबरों को भी बुला लीजिए। हमारी सलाह भी वहां सुन ली जाए। जनता अफसरों को तो बताता नहीं, हम लोगों की अपनी कठिनाईयां बताती है। अफसर सुनने को तैयार भी नहीं होते।

[श्री रामावतार शास्त्री]

इन शब्दों के साथ मैं फिर माननीय सदस्य का धन्यवाद देता हूँ कि अगर इस बहस से किसानों को कुछ लाभ मिल सके तो किसान आपका बड़ा गुनगान करेंगे। अगर सिर्फ अखबार में छप गया, रेडियो में आ गया और कुछ काम नहीं किया गया तो इससे कुछ होने वाला नहीं है। आप अपनी नीति बदलिए तभी आप सचमुच में 80 प्रतिशत गरीब जनता की मदद कर सकते हैं।

MR. DEPUTY-SPEAKER: Mr. Rajesh Pilot. There are three more speakers.

SHRI RAJESH PILOT: I know most of the points have also been covered.

MR. DEPUTY-SPEAKER: The Minister will reply about 8 or 8—10 P.M. Everybody will be called. Mr. Pilot.

SHRI RAJESH PILOT: Mr. Deputy-Speaker, Sir, I wish to bring to your kind notice one thing. This morning only there was a question. You saw a lot of opposition Members walking and sitting on the floor. Can you see any one of the so-called farmers here when we are discussing about the farmers?

My point is this. This is all a political way of handling the farmers' affairs. Anyway, to-day's discussion is not on whether a farmer is backward or not. Their condition is pitiable. Today's discussion is on the point that the condition of the farmer has remained backward and we want to bring to the notice of the Government that since standard of living and cost of living has risen so we have to bring them up and improve their condition. Today's point is how to bring up the farmer at par with others. Why Mr. Rathod has put this discussion is to make farming an industry. We have agro-industries but in practical terms we are not treating it as an industry.

Sir, farming is a business these days. The more you spend on farming today the more you get. The idea is that Government must consider the factor where they can bring farming to the level of industry. As most of the points have already been covered by the earlier speaker I will just mention a few points which I have in my mind. Firstly, I do not fully agree with Mr. Chakraborty that nothing has been done. Mr. Ramavatar Shastri said that it was the CPI which forced Congress to nationalise the banks in 1968. Sir, I was not a Member at that time and, as such, I would not like to comment on that. But I would like to state that when the banks were nationalised in 1969 the loans to the farmers were to the tune of 2.2 per cent whereas today it is 16 per cent. So, you cannot say nothing has done or certainly you cannot condemn the efforts. Sir, I would like to suggest that like industry where you have procedure that when a common man goes to set-up an industry he submits the plan to the bank and after that it is the duty of the bank to go into the details and arrange for machinery, etc. but in case of a farmer what we find is that it is the farmer who goes everyday to the bank. This procedure requires modification. For a farmer to get a loan of Rs. 5,000/- he has to spend Rs. 200 to Rs. 300. In the process some of the farmers get frustrated and do not make use of this facility. Therefore, to attract the farmers to make use of this facility we have to bring about modification in the procedure.

Then, Sir, the Agricultural Prices Commission was set up quite some time back. The conditions prevailing then were different from the ones prevailing today. Today the cost of living has gone up whereas the formulae for determining agricultural produce prices remains the same. I do not know on what basis they fixed the price of Rs. 142 per quintal for wheat. In the case of industry when the manufacturer finds that the cost of production has gone high he automatically increases his price. There is

no formulae for them. Today for any item manufactured in a factory if it costs Rs. 10- the manufacturer puts a tag of Rs. 12/- and local taxes extra. So, something should be done on that account. If the cost of farm produce goes high then the farmer without the need of making any hue and cry should automatically get these things.

Secondly, today in most of the States we have shortage of irrigation facilities. If we put farming at par with industry then we can get loan from different organisations like World Bank, etc. The flow of funds could be channelised and that way our farm produce will go high.

Thirdly, when a loan is given to industry it is safe and ensured in various forms. When banks give loan to the farmer, they insist that it is the duty of the farmer to return it. He might have taken loan for a crop; he might have met with natural calamity; his crops might have been destroyed in the process. The poor chap is not having means to pay. You have helped lot of people in the industry-side. You have given a large amount of loan to help the sick industries. You have given loans to the extent of Rs. 1900 crores in respect of the sick units. Why cannot you afford to pay Rs. 500 to Rs. 600 crores for the poor farmers? It will give them more and more encouragement; make them free out of your rules and regulations to this extent. When you give so much to help the sick units, what you give to the farmers will not be more than Rs. 600 or Rs. 700 crores. Last year the amount which you have given to the farmer was Rs. 679 crores. It is not even 1/3 of the amount given to these sick units. I request you only this: Have a big heart for the farmers. Then only they will be able to make use of your loans in a big way. These farmers are still not given to the habit of taking and giving back. For a very small amount of loan the formalities are very much more. If you happen to go to any branch for getting a loan of Rs. 5,000 or so, you are asked to fill up a pro-

forma containing more than 15 sheets; you have to go to patwari, you have to go to tahsildar, you have to go to the Manager, Second Manager, and so on which takes several days. You have to run from pillar to post. You have got some people who are acting as agents of these banks; banks issue cheques through those agents only. Unless you buy your requirements through these agents, you don't get your cheque. Take the example of loan for a pumpset. The moment you get a loan for a pumpset, you have compulsorily got to buy it through the agent only. You can't bargain for the cost. You have to pay to him whatever amount he demands. These agents are there in the cities everywhere. These middlemen should be eliminated from the system altogether, so that farmers can directly make use of whatever facilities are made available to them. This is my request to the hon. Minister.

So far as monitoring is concerned, some hon. members referred to the circular which Government has issued and some of them said, no loan will be given to the farmers etc. I have gone through that directive. It is not like that. It is something like this, that in the priority sector, instead of 40 per cent, they are wanting the maximum to go to the marginal farmers. What is happening is this: Suppose a bank has to invest Rs. 12 crores it invests the money in a safer way by giving loans to tractors which are easily recoverable. Banks meet their targets. There is no doubt that many tractors have come in this way and modernisation has taken place in the farming sector. But you should not reduce the amount of loan towards such items; and you should not try to become stricter in that fashion. You should help them to purchase their requirements in the form of machinery; you should meet the requirements of the marginal farmers. If you stop giving industry will go down Tarwch, giving loan to tractor industry, the industry will suffer. For industries you

[Shri Rajesh Pilot]

have several consultative organisations. You have various consultative agencies which help them in several ways. For the farmers there is no such facility. There is no publicity; there is no training facility. Whatever policies are there must reach the farmers. But Government has not done anything to make their policies known to the common man. The Government should make all efforts in this direction so that the farmers may know what policies are for them and how they can make use of the facilities which are offered for them. Government is making the 20-point programme and other policy decisions. But what we find is that the benefits do not reach the poor people to whom the benefits are intended. The poor farmers do not know what are the facilities available to them from the Government. They do not know what benefits they will get from the Government. So, my request to the hon. Minister is that they should make more efforts to make their policies better known to the common man.

My last point is this. Whatever decisions you take or whatever facilities you give, they will remain only on paper if the benefits are not reaching the farmers. We say we have given Rs. 1600 crores, but in actual terms, it does not reach them. There is no impact out of that. I request the hon. Minister to see that proper monitoring is done.

Channels of distribution of loans are made so simple that it should reach the common man. Every hon. Member has also said about this.

20 hrs.

My last point is that we have a lot of facilities to the farmers. But the question is whether they reach the farmers. So far as the industrialists are concerned, they get loans overnight. How do they get the loans overnight? I have read an article

where it is mentioned that a lot of sanctions are given after a dinner which are called 'Dinner Sanctions'. If you host tonight a dinner, you will get the sanctions tomorrow. This is a corrupt practice. If you stop this practice, and give the money to the farmers it will rise the agricultural production. We have discussed this subject through a Calling Attention Motion, under Rule 377 and through other methods. But we must see that something is done for the farmers. It is no use discussing this subject till 8 O' clock in this House if the implementation is not effected. We want that some positive action should be taken in this regard so that the farmers can feel that the Government is making some definite efforts in moving them towards progress.

(श्री रीतलाल प्रसाद वर्मा कोडरमा) :
उपाध्यक्ष महोदय, राठौर जी को मैं धन्यवाद देता हूँ, उन्होंने बैंकों की ऋण नीति से ग्रामीण जनता को लाभान्वित करने की दिशा में नये परिप्रेक्ष्य में विचार करने के लिये सरकार का ध्यान आकर्षित किया है।

ग्रामीण क्षेत्रों में अब तक ऋण देने की व्यवस्था बड़ी दुर्लभ और जटिल है, उससे आम जनता को सहज रूप में लाभ उपलब्ध नहीं हो पाता है। सरकार ने ग्रामीण विकास विभाग भी बनाया है, उसमें गरीबी रेखा से नीचे जाने वाले लोगों को भी लक्षित किया है, आइडिएन्टीफाई किया है। सरकार ने लाभ-भोगियों की सूची में ऐसे गरीब परिवारों को रखा है जिनकी आय सभी साधनों से 3,500 से अधिक नहीं होगी। इसमें ग्रामीण क्षेत्र के गरीब व्यक्ति, अनुसूचित जाति और अनुसूचित जनजाति के लोग, कृषि एवं गैर-कृषि में काम करने वाले श्रमिक, ग्रामीण कारीगर, सीमान्त छोटे किसान रखे गये हैं। इसके दायरे में 40 करोड़ लोग लाभान्वित हो सकते हैं। और इस के

लिये सरकार को एक अच्छी कारगर योजना बनानी चाहिये ।

बैंकों की वर्तमान नीति के अनुसार इन लोगों को आज तक लाभ नहीं पहुंच सका है, जिसके कारण ग्रामीण जनता की स्थिति बहुत दयनीय है । राठौर जी ने सही कहा है कि ऋण नीति में आमूलचूल परिवर्तन करने की आवश्यकता है ।

सरकार ने ग्रामीण विकास के लिये समन्वित ग्रामीण विकास कार्यक्रम, पशु धन विकास कार्यक्रम, सूखाग्रस्त क्षेत्र कार्यक्रम, राष्ट्रीय ग्रामीण रोजगार कार्यक्रम, आई एस वी, ग्रामीण युवकों के लिये विशेष रोजगार कार्यक्रम और उद्योग के विकास हेतु लम्बे-चौड़े कार्यक्रम बनाये हैं । इसमें गरीबी की रेखा से नीचे आने वाले सभी लोग शामिल हो जाते हैं, यह अच्छी बात है । अगर सरकार ने इस कार्यक्रम को सही रूप में जमीन पर उतार दिया तो जो बहुत बड़ी संख्या गरीबी से जुझ रही है खाने, आवास और कपड़े के लिये और नाना प्रकार की संवणानों से घिरी है, उनको ऊपर उठाया जा सकता है । सरकार ने 5011 विकास प्रखंडों को इसमें लिया है जिसमें प्रत्येक खंड में 600 परिवारों को प्रतिवर्ष ऋण देकर ऊपर उठाने की बात है और छठी पंचवर्षीय योजना में इस तरह से 1 करोड़ 50 लाख लोगों को ऊपर उठाया जा सकता है ।

इस तरह से सारे देश में 15 मिलियन लोगों को ऊपर उठाने की सरकार की योजना है, लेकिन यह तभी हो सकता है, जब इसे सही रूप में और कठोरता के साथ लागू किया जाये । सरकार ने यह भी घोषणा की है कि इन लोगों के विकास के लिये ग्रामीण बैंकों अथवा वाणिज्यिक बैंकों से 4500 करोड़ रुपये का ऋण दिया जायेगा । ढाई बरस गुजरने जा रहे हैं । क्या मंत्री महोदय यह बतायेंगे कि

क्या इस अवधि में आधी रकम बैंकों से मिली है । अगर इतना रुपया मिल गया होगा और सभी प्रखंडों में किसानों, गरीब मजदूरों, ग्रामीण कारीगरों और हरिजन आदिवासियों को वह मुहैया हो गया होगा, तो देश की प्रगति निश्चित है । लेकिन जहां तक मेरा अनुभव है, वर्तमान प्रक्रियाओं को देखते हुये यह संभव नहीं हो सका है । देश में बैंकों की शाखायें बहुत कम हैं । ग्रामीण बैंक केवल 105 जिलों में हैं और वाणिज्यिक बैंकों की शाखाएं केवल 17,230 हैं । इतने बड़े देश और इतने अधिक प्रखंडों को देखते हुये यह संख्या बहुत कम है । जिसके कारण लोगों को उचित लाभ नहीं हो पाता है ।

आज वित्त और ऋणों का अधिकांश भाग शहरी और औद्योगिक क्षेत्रों को मिलता है । अपर्याप्त धनराशि के कारण ग्रामीण अर्थ व्यवस्था आज भी जर्जर है । गलत ऋण नीति और प्रक्रियाओं के कारण स्थिति यह है कि बैंकों का चक्कर लगाते लगाने लोगों की जूतियां टूट जाती हैं, तब कहीं जा कर बैंक से ऋण का कुछ अंश मिल पाता है । इसके अतिरिक्त आज भ्रष्टाचार का बोल-बाला है, जिसके कारण ऋण में से परसेंटेज की मांग की जाती है इससे लोगों को ठीक लाभ नहीं हो पाता है ।

अब में कुछ मुझाव देना चाहता हूं । ऋण देने और वसूली की प्रक्रियाओं को सरल करना होगा । हमारे क्षेत्र के लोगों से बीसियों रिपोर्टें प्राप्त हुई हैं कि पार्स नहीं मिलते हैं । वसूली की ऐसी प्रक्रिया है कि अगर अकाल, सूखा और प्राकृतिक विपतियों के कारण ऋण की अदायगी नहीं हो पाती, तो पंपिंग सेट, ट्रेक्टर और टैक्सी आदि को बैंक उठा कर ले जाता है और लोग तबाह हो जाते हैं । प्रक्रिया में इस

[श्री रतिलास प्रसाद वर्मा]

प्रकार परिवर्तन करना चाहिये कि आमदनी का जरिया बन्द न हो।

प्रखंड और राज्य स्तर पर परामर्श-दात्री समिति बनाई जाय, जिसमें बैंकों के वरिष्ठ अधिकारी, राज्य सरकार के अधिकारी और साथ ही साथ जन-प्रतिनिधि हों। वह कमेटी समय समय पर ऋण देने के मामलों पर विचार करे और इस संबंध में आने वाली दिक्कतों और अड़चनों का निराकरण करने में सहायता दे।

व्यापक सर्वेक्षण करके लाभ-भोगियों की सूची बनाई जानी चाहिये और वह संबद्ध क्षेत्र के हर बैंक को दे देनी चाहिये। चूंकि वह सरकारी और अधिकृत सूची होगी, इसलिये उसके आधार पर बैंक ऋण दे सकेंगे।

समय की पाबन्दी की व्यवस्था होनी चाहिये। लोग छः-छः आठ-आठ महीने तक दौड़ते दौड़ते तबाह हो जाते हैं और ग्रामीण कारीगरों और उद्यमियों की काम करने की प्रवृत्ति समाप्त हो जाती है। सरकार को छः सप्ताह का समय निश्चित कर देना चाहिये, जिसके अन्दर अन्दर संबंधित अधिकारी सारी जांच पड़ताल कर के ऋण देने के मामलों का निष्पादन कर दें। जब सरकार ने प्रावधान किया है तो जनता को सही रूप में उसका लाभ मिलना चाहिये।

चांशी बात यह है कि ग्रामीणों में विचलित बहुत पैदा हो गये हैं। बैंकों के अधिकारियों तथा प्रखंड के अधिकारियों...

MR. DEPUTY-SPEAKER: These are all repetitions. You can give any new point which has not been touched upon.

श्री रतिलास प्रसाद वर्मा : मैं समाप्त कर रहा हूँ। मेरा सुझाव है कि पंचायतों और सरकारी समितियों—इन सभी को इस कार्य में इन्वाल्व करना चाहिये और इस कार्य को कारगर बनाना चाहिये।

इन शब्दों के साथ मैं इस प्रस्ताव का समर्थन करता हूँ।

SHRI S. B. SINDAL (Belgaum): I congratulate Mr. Uttam Rathod for having initiated this discussion. I congratulate Madam Prime Minister for having nationalized the banks. After nationalization, we have improved our agriculture to a great extent, but not in proportion to what we should have done.

When we go to the banks as agriculturists, how many times have we to parade ourselves before the bankers? Sometimes they say they have no agriculture-trained technicians to assess the land, and the assets and liabilities of the agriculturist. Sometimes they say there is some order from the Reserve Bank. Like this, we cannot get the loan, and the land development banks through which the money is given. Pay the loan in instalments. And before we complete the well, or take up any other job half the money is spent in going and coming, and paying the middle man.

I would specially concentrate on recoveries. While making recoveries through litigation, the banks have to spend Rs. 1300/- for every Rs. 5,000/- of recovery. But if it is taken as a revenue recovery, only Rs. 57/- need to be spent. Through resorting to revenue collection, litigation will be avoided.

Agriculture is being looked down upon by the bankers. They say the agriculturist does not re-pay the loan. But the fact is that the agriculturist never refuses to pay back the money. But as suggested by Mr. Pilot, there is no technical training for agricultu-

rists, as compared to industrialists. Industrialists are trained technicians, they will start without money, and make crores of rupees. And when the mill becomes sick, they are benefited. Many a time they make it sick themselves, though it is not actually sick. But so far as the agriculturist is concerned, he does not know what to do, because his fortune always fluctuates with monsoon. He is harassed when he gets the loan; and he is in difficulty when he does not get the money because of harassment. In this way, he is harassed without money, and with money also. To do away with these things, the Tahsildar should be instructed to pay the agriculturist directly for the digging of the well and for providing pump sets. Otherwise, the agriculturist has to make rounds of 12 or 13 offices, to get the certificates. And as Mr. Rathod suggested, for obtaining one loan, we have to mortgage all the properties that we have. It is not the case, in the case of the industrialist. The whole thing is complicated in the case of agriculturists. Thereafter, he cannot raise any other loan anywhere.

The purpose of nationalization is not being achieved. We have to go again to the commission agents. In our area, they are called boot-bankers, because when we want money, say Rs. 10,000/-, they take the pro-note for Rs. 10,000/-, but pay us Rs. 8,000/-. But they recover Rs. 20,000/-. They are victimizing the people, although the Government has a good policy. I would like to suggest that the attitude of the bankers should change. There should be involvement with the agriculturists.

There are many good bank managers. They have the welfare of the people at heart. In rural areas, the deposits are more than what is actually lent out to agriculturists. But they say that there is no re-payment. I have checked the position in my constituency for the last ten years. The deposits there are more. The deposits are given to city-dwelling people, and they are benefited. The reason is

that Bank Manager and the staff only come from the big cities, they never come from rural bias. That is why they never care when an agriculturist goes there. Therefore, I would suggest that the Minister should take care to see that the attitude of the bank people must be changed and specially the agencies of the RBI should be stopped from functioning.

When a tubewell in my land is to be dug, the Government should demarcate whether there is any water or not and they should equip it with the machinery, and the moment the well is dug, Tahsildar should come and mortgage my property and transfer it in the name of the concerned authority. He cannot get money as early as he requires. So, in that way, after doing all these things, the rates are also fluctuating. We have to look the problems of an agriculturist in a relative term, not in an independent term. There is no market, there is no support price. Only the last day, we could get wheat price. Then how can he make his economy better? The input is costly, the standard of living is costly, the labour is costly, everything is getting costlier. But his return is very low, he gets no return. Neither the consumer gets it in the cities nor the producers in the villages. It is eaten away by the middle-man. It is a procedural defect. It could be overcome by the Government if they are serious about it. So, I would request the Minister and the Government to avoid all these procedural matters and help the peasants, the producers.

This year, being the productivity year, there is an order pending. They are not getting loan. Unless we pay them, unless we give them money, old debt also cannot be recovered. So far as an industry is concerned, a person can start today one industry by himself; tomorrow, he can start it in the name of his son; day after tomorrow, he can do it in the name of his wife; after that, he can do it in the name of his grandson. He can get crores of rupees in this way only by one family; whereas all the members of the family

[Shri S. B. Sidal]

of an agriculturist put together he cannot get Rs. 10,000 or Rs. 15,000.

If one mill goes sick, crores of rupees are gone. With this money, so many villages, one district could be improved. That proposal has not been taken care of by the bankers.

Now a new tractor is being sold at Rs. 2-3 lakhs. How can he purchase it? What is the loan he gets—60-70 per cent? By the time he pays his debt, he has to dispose of all the land. Unless he has mechanised it, he cannot get production. Unless he puts inputs, he cannot get production. Overall, there is no rain. Then he has not got godown facilities. Where can he keep his goods. If he has godown facilities, he can keep his goods and then can sell them at the appropriate time. He can never hold the purchaser because he is so needy; he cannot put his goods produced in a proper way. In that way, he has to face so many difficulties and harassment in every way. Relatively, it should be taken note of by the Government.

As far as their functions are concerned, especially in villages,—I have personal experience—they normally never encourage a good agriculturist. They expect him to come through an agent of their own. When we see their counter-parts in the city, in five-star hotels these bankers are found. I am sorry to say this, but it is a state of affairs and that should be taken note of by the Government; and they should see to it and try to do something about it if anybody is found moving like that, because he is an interested man; he takes him there and entertains him. How can the poor agriculturist entertain? That is one. And secondly, about the weaker sections, lot of things are spoken, lot of lectures are given, on many platforms leaders speak about them. But what is the actual implementation? The weaker sections have only two or three acres of land. They never get it. They are not even recognised. They cannot give any security. They never get the loans. Whenever we

ask the banks to give money to them, they just for *Shastrokt* give loan to ten people and do away with the rest. Whenever we ask, they say, 'They do not pay back, they never come to the bank and we cannot recover.' As it is stated by somebody here, the banks have to be trained to involve themselves. Simple involvement of the Government and the bankers with the promises made to the villagers and agriculturists is needed. If we do not have that involvement, or will power, we cannot achieve anything. Actually we have to congratulate the *kisan* because he has prevented us from begging in the international market. Now we have a buffer stock of some 33 crores worth, foodgrains. But in spite of that what is the importance given to him? What is the recognition? What is the relevance. Are we taking care of the agriculturists? Specially, for dry farmers if a natural calamity occurs, he has to dispose of half of his land to pay off the debts.

Now progressive laws are being enacted about ceiling that too, about small ceilings. How can the farmers be benefited by it? For example, for cotton a reasonable rate was promised. But no farmer is represented on the APC. Nobody in the APC knows the inputs and the expenses involved and the cost of production involved in agriculture. They are not taken into consideration. I suggest that an agriculturist should be taken as a Member on the APC. Otherwise, these people will not know what is the price to be fixed in the market. They have to visualise position in the next four or five years, and for the future also. Then that price can be fixed. In 1977 Rs. 800 crores were lost by the banks due to sick textile mills. And whenever agriculturists are to be given loan the payment is delayed. They are cheated by the middlemen and by the bankers and others, but they are all protected. The agriculturist is not protected. This is the state of affairs the Government should take note of. I would suggest that a Committee of Members of Parliament

should be appointed to see that these procedural delays in making payments to the agriculturists are avoided, and we can think of giving the money directly to the agriculturists.

Lastly, if we want to develop rural India a direct procedure has to be followed. For example, Government can organise digging wells through the taluk development officers or the Tahsildars and other Government machinery. We can think of taking help from the concerned dealers or friendly bankers to help the individual agriculturists.

I thank you very much for having given me an opportunity to speak. I request the Government to take these suggestions into consideration and cut off the procedural delays. Otherwise, the day will come when we will have to declare land a national issue, and that will be a bad day for all of us when we cannot afford to cultivate the land, whatever little bit we have got.

MR. DEPUTY-SPEAKER: Shri Ghorpade.

SHRI R. Y. GHORPADE (Bellary): Hon'ble Deputy-Speaker, Sir, much has been said on various aspects of finance to the rural sector. I must congratulate my friend, Rathodji, for initiating the discussion which was long overdue. Our misfortune is that even on a vital subject like this, which is being discussed, how poor is the attendance on both sides of the House in spite of the fact that some of us, a dirty dozen, are sitting here late in the night till 8.30 p.m. It is this indifferent attitude on our part that has made the officers at all levels to not only take us lightly but to view the whole programme in a lighter view in the last thirty years.

While much has been done, as my good friend, Pilotji, informed the House, I would like to point out to my friends, cutting across party lines, that this is a national issue. As our Prime Minister has put it, the farmers'

interest is far more important than anything else. When that is so, I really fail to understand as to why this lethargy is there on the part of the ruling party, though it is we who brought about this discussion. If this is the attitude, how could we be sure that the implementing officers will take the discussion seriously, which is taking place today? This is a very vital discussion pertaining to 80 per cent of the population.

As you are aware and the hon. Minister, who comes from the rural area is also aware, that the Indian farmer does not depend on doles. He is the last person to depend on doles and cancellation of the loan that he has taken. Everyone knows that when our former or our rural person takes Rs. 10/- as loan, he bows his head in shame if he does not repay that loan in time, whereas some of the industrialists who take crores of rupees as loan; they sit in air-conditioned offices but do not bother to repay that loan and thus crores of rupees go down the drain many a time, without betting an eye lid. Many of the hon. Members have pointed out, when industries go sick, what happens to the common man's money? It has also been pointed out that most of the money comes from the rural sector, as a majority of the big wigs know only to take money and not to deposit money into banks. If you see the bank deposits you will find that it is mostly the honest men, middle-class, salaried class, farmers and the rural sector, who give deposits to the banks and those deposits are given in the industrial sector as loan. I am not against the industrial sector. But I think, there has been an unfortunate imbalance in distributing the national wealth between the farming sector and the industrial sector. Just now, my learned friend, Shastriji, pointed out that hardly 16 per cent of the financial assistance goes to the farming sector. Though nearly 40 per cent is being allotted to the priority sector when we break up this priority sector and come

[Shri R. Y. Ghorpade]

down to farming sector, you will appreciate that it comes to 16 per cent. only. I think, the Deputy Finance Minister, who comes from the rural sector and also weaker section and who appreciates and understands the feelings of the weaker section, will take cognisance of all what we have said today. Since he comes from my State, I know that he has the feelings of the common man at heart.

Any amount of speeches in Parliament or outside is hardly going to cut any ice. I am not going into matters of policy or the doubts entertained by the bankers. But I will take this opportunity to say how we can make the farmers a little more honourable, at least in the eyes of the bankers and the financial institutes of our country.

Before I go into that, I would like to emphasise as suggested by some of the Members, that a parliamentary group or a commission should be ordered to go into the various factors of financing the agriculture sector, which forms 80 per cent of the Indian population. This great farmer, with broken plough, half-starved bullocks, the totally exploited farmer, has fed one and a half India during the last 35 years. They have risen to the occasion, they have taken the challenge and they have seen that this country does not starve. This is something very great and to be proud of. I do not think any other sector can claim this achievement. Under such adverse conditions, the Indian farmer has risen to the greatest heights in this country.

All of us, irrespective of party affiliations, Members of Parliament, legislators, bureaucrats, officers, right up to the panchayat level, should learn to respect this brown-clothed farmer. Every year when we come here, we should not go on repeating what we have said last year. In fact we all should try to see how we can make

the condition of the brown-clothed farmer a little better. Unless we attend to this aspect seriously, the colossal amount of time and money that we spend on the running of Parliament is a sheer waste.

There are very many laudable programmes that the Government have taken up. Again and again, the Prime Minister has been emphasizing that the infrastructure has to be built into the rural sector, and that it should be properly monitored. Timely monitoring is necessary. Other-wise, we would not have any financial discipline, how they are utilised whom they are reaching, in what form they are reaching and in what ratio they are reaching. Unless they are popularly monitored, the scheme cannot be successful. It would be in the fitness of things that a Committee of Parliament is constituted to keep Government informed as to how far the laudable programmes have reached the common man.

Unless a pragmatic export-oriented agricultural policy is developed in this country, we will always be at the receiving end. Otherwise, we may go on talking, but Shri Poojary or Shri Pranab Mukherjee, or anybody in their position, cannot go on issuing doles to the farmers. Unless farming becomes remunerative, there is no hope for us. We all talk about the small and marginal farmers. Those who know about farming will appreciate the problem of the small farmers, about whom we always talk in season and out of season, is he capable of raising the finances required in such large quantities, in this developing economy of the 20th century? Then how it is possible for him to raise substantial loans and is it possible for him to repay the loan? I take you to the planting sector like coffee and tea which has today stood test of time. In the last 10 years as I know, if not more, the coffee prices in particular have been stable so far as the consumer is concerned.

MR. DEPUTY-SPEAKER: About coffee, you have said yesterday.

SHRI R. Y. GHORPADE: Yes, but in this context let it be recorded lest it may be forgotten as many things have been forgotten in the past. That stability is possible because of our export of coffee and tea. I fail to understand that when we have a natural and a sizeable market in the Middle-East, with all due respect to those countries, except dates and oil, what do they grow there? Their meat comes from Australia. Why I am bringing this to your notice is that we should not be shy to have pragmatic approach towards agriculture. Whether it is industrial sector or agricultural sector, they are complementary to each other. In the present developing economy of the twentieth century to view both these sectors in isolation is not understanding the problem and the complementary nature of these two sectors. Who are the consumers? People always talk about the urban consumer. They have failed to realise that the farmer is the biggest consumer, for he forms the bulk of the nation. Are the urban people the only consumers from the point of view of the bureaucracy and the Ministry? Our farmers are about 80 per cent. then are they not also consumers? Does not the farmer require everything that every other man requires? Once again, going into the complementary nature of last these sectors—when we talk about producing vegetable seeds and potatoes, etc. It means you are developing the horticulture sector of the country. When we talk about fisheries, prawns, sea or river fish, We talk about the marine industry. When we talk about meat and wool, it means the sheep breeding industry and the leather industry in this country. When we talk about dairy products, it means we talk about dairy industry. This is how both the sectors must be viewed from.

Sir, when I came to Parliament this morning I was not aware that I will have to participate in this discussion, but at the last moment I was dragged to join this discussion. When it comes to agriculture or rural sector, I do not just have the heart to say "No". This

is a serious national aspect which we just cannot afford to neglect and I for one would like to record my feelings in the matter so that my conscience is clear. Mr. Pilot also said just now, we have not come here to criticise, it is a matter of understanding the problem. My efforts are to bring it to the doorsteps of the Government, in particular the Ministry concerned, that these are the aspects and concern of the people that they should take serious note of and unless this is taken note of and some efforts are made to implement these aspects, there will be very little purpose served by this discussion.

Year after year, we can go on bringing these aspects to your notice. Mr. Deputy-Speaker, Sir, you have just reminded me that I have said certain things about coffee yesterday. I am repeating it also to-day, Sir, so that next year you may not say, "I think you said this last year also". I am confident that unless we are going to have a pragmatic export-oriented policy so far as agriculture is concerned, the farmer, whatever you may say, will be less rewarded and will be far below the level of a peon in a nationalised bank. This is the state of affairs in respect of about 60 per cent. of the small and marginal farmers. It is only the remaining well-organised farming sector who are to some extent well off when compared to the remaining farming sector.

Sir, just before I conclude, I would like to draw your attention to one or two aspects of how to generate wealth in the farming sector and the attitude and accountability of people who are responsible to implement the programme. For example, even about forests, as you see and as I did make a mention yesterday also, the area of forests is hardly 1.58 per cent when compared to the world forest area. You know the importance of forests. You know the stress and strain on the Indian forests because of lack of energy. To-day, I would like to draw your attention to a vital aspect of bio-gas.

[Shri R. Y. Ghorpade]

I would like to know from the hon. Minister whether he is aware that China has succeeded in having 7 million biogas plants in one decade, whereas in India in two decades, since the advent of the technology only 75,000 biogas plants have been installed and about 50 per cent are not functioning. I did ask this question. I got the reply that they are not aware whether 50 per cent of biogas plants are functioning or not because no country-wide survey has been done to assess the non-functioning of biogas plant. Why such an attitude on such a vital rural aspect when much money has been spent. People do realise the importance of this in the Indian economy. When it comes to spending, I understand this year itself are thinking of spending Rs. 50 crores in the Sixth Plan.

MR. DEPUTY-SPEAKER: We are on the subject of credit to the farmers.

SHRI R. Y. GHORPADE: Biogas energy is required for the farmers.

MR. DEPUTY-SPEAKER: We are on the loan facilities. We are not having a general discussion. This is only a particular subject.

SHRI R. Y. GHORPADE: I am bringing to your kind notice the attitude on an important matter like biogas. The much needed interest has not been taken as far as monitoring is concerned.

Rural indebtedness problem has actually become like a football ground between the State Government and the R.B.I. As I said the debts of farmers are being wiped off by the State Government whereas the R.B.I. says that it should not be done by the State. I think this is a very serious aspect of the problem and I would like the hon. Minister to realise that our hon. Prime Minister has always been talking in terms of this infrastructure and has been for pulling up the weaker section in the rural sector. Just now our

friends have said how many crores of rupees have been written off when it comes to industrial sector. This attitude, to run with the hare and hunt with the hound must end. I am confident that our Minister will take serious note of it. He will also appoint a Committee to go into all these aspects. I am sure he will not forget people like us to be in the Committee and that we will do our very best, so that during his tenure the country can be proud of that certain radical steps were taken when Shri Poojary was the Deputy Finance Minister to uplift the weaker sections in the rural India.

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): In this short duration discussion under Rule 193 eleven hon. Members have taken part and the scope of this discussion is also very short. As you rightly pointed out the subject matter of the discussion is the need to reorient the credit policies of the nationalised banks to extend finance to the vital sector of agriculture.

Here, I want to confine my reply to the role of nationalised banks so far as the agricultural sector is concerned. Under rule 195, after the brief statement of the hon. Member and after the discussion, I should also be very short in my reply.

SHRI UTTAM RATHOD: Don't leave out the points made here.

SHRI JANARDHANA POOJARY: I assure you that I will not leave out the relevant points. But I will strictly confine to the points relating to the subject under discussion. I will not go out of the subject for meeting political arguments also.

It has been said that the credit policy of the Government so far as the agricultural sector is concerned is a faulty one and that the Government has not consciously been following a policy which is beneficial to the agriculturists

of this country. At the very outset, I may say that before nationalisation of banks the agricultural sector may have been neglected but after the nationalisation of banks, I do not think that it is correct to say that this sector has been neglected. In the year 1972-73, our country was importing foodgrains from foreign countries and, within a short span of 8 to 9 years, our country today is in a position to export foodgrains from this country to other foreign countries. I want to ask you whether it would have been possible if the Government had not come before the country with some policy which is beneficial to the agriculturist. We cannot admit that the agricultural sector after the nationalisation of banks has been neglected. On the contrary, I can say that the total credit to the agricultural sector is picking up and it is going up.

The share of the agricultural sector in the total credit has gone up substantially. I may prove by saying that in 1969, the percentage of credit that had been given to the agricultural sector was 2.2 and in 1981 it has come, if I am not mistaken, up to 14.6. The public sector share in this regard is estimated at 15.9 per cent. In 1968 the agricultural sector's share in the total advances was Rs. 45 crores and in 1981, it has risen upto Rs. 3,779 crores. Can we say that the Government has not come to the rescue of the agriculturists of this country? If at all that was the case, would the agriculturists of this country have produced an all-time national record of 134 million tonnes of foodgrains? If they have been able to produce an all time record of 134 million tonnes, can we say that the agricultural sector has been neglected? Nobody can say that by any stretch of imagination.

There are so many points which have been raised by the hon. members. They have given valuable suggestions. We have taken serious note of them. But at the same time, I appeal to the hon. Members not to discourage the agriculturists of this country by saying, "You people are neglected. The

Government or the party or the nation is not aware of your difficulties and, on the contrary, you have been neglected with deliberating motives." No, it is not like that. I may prove it once again by saying what is the assistance that has been given by banks. I am not going into the cooperative sector. I am just confining my argument to the role played by nationalised banks.

You may kindly take into consideration what type of assistance is being given to the weaker sections in the agricultural sector.

As on March, 1980, Rs. 375.34 crores have been given to marginal farmers and Rs. 304.11 crores have been given to small farmers. The total amount that has been given to these small and marginal farmers is Rs. 679.45 crores. Now you have to analyse and find out what is the amount that is available from the banks for the agricultural sector.

I may point out here the total amount that is available from the banking sector to agriculture. There is a statutory requirement also. Banks have to keep in the approved securities and will the Reserve Bank of India 42.25 per cent of the total amount that is available. 35 per cent is the statutory liquidity ratio. 7.25 per cent is cash reserve ratio. Altogether it comes 42.25 per cent. Out of 100, 42.25 cannot be advanced. It should be kept in the Reserve Bank of India. Now, the balance that is 57.75 out of 100 will be available for advances and for assistance to be given to all the sectors. 40 per cent of this 57.75 will go to priority sector. I need not explain at great length as to what is priority sector.

Out of this 40 per cent of 57.75 which goes to priority sector, 40 per cent would go to agriculture sector which works to 16 points of the total advances out of which 50 per cent (of the total direct lending in agriculture) would go to the weaker sections, that is, small and marginal farmers. This is

[Shri Janardhana Poojary]

the position. We have to meet the requirement of agriculture out of this amount.

Hon. Member Shri Ramavatar Shastri explained the sectors which are included in the priority sector.

I will just bring to the notice of the Hon. House and through this House to the nation that the present Government has not neglected the agriculture sector in any way at the cost of the industry sector.

You may kindly note that the amount that has been advanced as on November, 1981, to agriculture sector is Rs. 4,439 crores.

Rs. 529 crores was the increase during April—November in the years, 1980 to agriculture and this time, that is, 1981, it has increased by Rs. 866 crores.

You may kindly note that similar variation was Rs. 241 crores in the year 1980 to small-scale industries and only Rs. 434 crores in the year 1981.

So far as the medium and large industries is concerned, the variation in 1981 is only Rs. 383 crores. Kindly take into consideration the variation that has stood as on April—November in 1981, so far as the agricultural sector was concerned, it was Rs. 866 crores. The variation that has stood in this period, so far as industry, medium and large, is concerned, is only Rs. 383 crores. So, nobody can say that the agricultural sector has been neglected and that by holding dinner, overnight, the industrialists get more amount from the banks. This statement in my humble submission is not correct. I may point out here that the statement that has been neglected by the present Government is not correct. So far as the hon. Members' contention that the small and

marginal farmers interests are neglected and that more harassment has been caused to them and more security has been obtained from them is concerned, I may submit that, for agricultural loans, relaxed security norms have been provided for small loans the norms are that loans upto Rs. 5,000 are to be granted by the bank against hypothecation of the assets created out of the loan and no further security would be required on such a loan. A further concession has been given in the case of small loans upto Rs. 1,000 where a demand promissory note is the only basis for grant of loan. Therefore, nobody can say that, so far as small farmers and marginal farmers are concerned, a lot of harassment has been caused to them and they have been deprived of these loans and much assistance has not been given to them.

So far as industrial units are concerned, as I have said earlier also, 24,550 units are sick today and Rs. 1808 crores are locked up. We have to find out the reasons for this.

Some of the hon. Members have stated that, because of the credit constraints, because money supply has been curbed, a lot of inconvenience has been caused to the people. In this context I may say that there is inflationary pressure in the country and we have to contain the inflation. We can say that ours is one of the very few countries that have contained inflation. Argument has been made to the effect that so many crores of people are living below the poverty line. We have to look at them. We have to bring them to the mainstream of national development process, in this process, we have to help them. If that is the case—and the argument has been made on the floor of the House and even outside the House that prices are going up, there is inflation—it is the duty of everybody to cooperate with the Government in order to contain the inflation.

A number of points have been raised that one by one, with the points raised by the hon. Members. I will be very fast and I will be very

brief. I will not waste the time of the House.

Hon. Member Shri Dhandapani has stated that the banks have stopped giving loans against gold ornaments. No such instruction has been given by the Reserve Bank to stop giving loans.

SHRI UTTAM RATHOD: What about the cultivators? Are you giving loans to the cultivators?

SHRI JANARDHANA POOJARY: Yes.

SHRI UTTAM RATHOD: Two months back, instructions were given that no credit should be given.

SHRI JANARDHANA POOJARY: No such instruction has been given. On the contrary, we are meeting the requirements of the agriculturists, we are meeting the requirements of the priority sector, we are meeting the requirements of the weaker sections.

21 hrs.

No such instructions have been given. I want to make it very clear. At the same time I may submit that we are not going to give funds for the purpose of making profits or for the purpose of hoarding. Every person who needs money has to establish the need first. The viability of the project has to be established. Only then funds will be made available.

It has been also stated by some of the hon. Members that loans have been given to persons who are selling pump sets through the bank and cash or cheque will be given to the person who sells the pump sets to the agriculturists, and that it has to be stopped. In that context I may say that technical committees have been constituted in States which bring out a list of approved brands of pump sets and this approved list is circulated to all the banks and the farmer is at liberty to choose from this list. An hon. Member has stated that in such States

where such committees are not functioning, the banks may make such lists. I hope the hon. Member will definitely appreciate that in such cases such loans must continue to be given in kind and not in cash.

Shri Ramavatar Shastri has made out a point saying that money should be made available to the agriculturist and no reason should be asked. There also I may say that they have to establish their need and the hon. Finance Minister has made very clear the policy of the Government when there was a discussion through call attention motion, through unstarred and starred questions. The stand and policy of the Government has been made very clear to all the people through this House and to the nation.....

SHRI SATYASADHAN CHAKRABORTY: You have not studied the problem. You are not answering the points. Relaxation of the rules—how it can be made available easily, you are not saying anything about that.

SHRI JANARDHANA POOJARY: The hon. Member, Mr. Chakraborty has stated what is the policy and philosophy of the nationalised banks and that the policy has to be announced to-day here. I may say that the hon. Member, Prof. Rangaji has clearly stated that the Government is going to take note of it. Definitely the Government has made it clear the policy and I do not think that there is any change in the policy as the position stands as on to-day. The Finance Minister has made it clear by saying that so far as the credit policy is concerned, the industrialist or the person who wants money should establish his need first and the viability of the project is the main consideration while granting the loan. So far as this aspect is also concerned, there is no doubt.

So far as Gobar Gas plants are concerned, I may say that the ARDC provides refinance to banks for their loans for installation of gobar gas plants. Loans are made to individuals holding minimum unit or cattle for install-

[Shri Janardhana Poojary]

lation of such plants. In the year -1982-83 ARDC proposes to disburse Rs. 15 crores to banks for this purpose.

Prof. Ranga has made some points. In the case of marginal farmers the crop loans are not expected to be more than Rs. 5000. Upto this amount only hypothecation of crops is required. Similarly, for term loans also only hypothecation of assets created out of the loans is asked for and not mortgage of the property is required. Professor Ranga and some other hon. Members also made out a point by saying that, at the time of natural calamities, some concessions should be given to the farmers.

I may say that firstly, re-scheduling of the term-loan instalments due is one of the facilities that has been given. Secondly, there is conversion of the crop loan into a term-loan and thirdly, there is advance of fresh loans which will be given to them. No Penal interest is charged in such a case. In case of non-wilful defaults by the worst sufferers, relief in the interest is also given. No Penal interest is charged.

The hon. Member Shri Uttam Rathod has made out a point by saying that no due certificate is required. But, no-due certificate is required for the agricultural loans to avoid double and multiple financing to the same person. The facility regarding the recovery of dues also ensures the need-based lending. Some protection is necessary there. That is because both the cooperatives and commercial banks including regional rural banks finance to the farmers in the same area.

The Hon. Members Shri Sidnal and Shri Ghorpade asked for the appointment of a Parliamentary Committee. So far as this proposal is concerned, I may submit that no Parliamentary Committee is necessary. The hon.

Members have given their suggestions and Government has taken serious note of them. Not only that, There are also discussed in the Consultative Committee. In these circumstances also, I say that no Parliamentary Committee is necessary. I hope the Hon. Members will be satisfied with this when I say that Government has taken serious note of the suggestions made by them and due consideration will be given to them.

As far as loans to allied activities of agriculturists are concerned, they are given mostly to the agricultural labourers and landless. A large number of beneficiaries under the IRDP will come under this category. One more last submission that I shall make is this. After this I shall conclude. So far as IRDP is concerned... (Interruptions)

SHRI SATYASADHAN CHAKRABORTY: You have said just now that loans are given to the agricultural workers.

SHRI JANARDHANA POOJARY: That is under the IRDP. I shall bring that to your notice just now.

Instructions from the Government and the Reserve Bank of India have been repeated at frequent intervals that the banks should give full financial support to the implementation of the I.R.D.P. This also covers all the development blocks in the country. It is proposed to assist 3,000 families who have been identified as the poorest. It comes to 600 families in each block per year. During the plan period—1980—85—there are about 5,000 such blocks in the entire country about 1.5 crore families are to be assisted.

It is, therefore, essential that the agencies responsible for the implementation of the programme provide credit support to the specific schemes, work in close harmony and assess

where they stand and how to proceed with greater zeal. The budgetary allocation for the programme during the Sixth Plan period was of the order of Rs. 1,500 crores. This has to be shared on 50:50 basis between the Central Government and the State Government institutions. The credit envisaged was of the order of Rs. 3,000 crores. In 1979-80, when the programme was being implemented in limited Blocks, credit mobilised was Rs. 148 crores. The figure for 1980-81 was placed around Rs. 200 crores.

So, it has been very clearly stated that these are the programmes that are going to help the agriculturists and the farmers. I may also clear the philosophy, the policy, of the Government also. (*Interruptions*)

SHRI S. B. SIDNAL: What about the rate of interest?

SHRI JANARDHANA POOJARY: As regards the rate of interest, you yourself have elaborated that, I may, for your information, detail it also (*Interruptions*) I may submit here that the point made out by you is not correct. As regards short-term credit for the seasonal agricultural operations, the R.B.I. provides the short-term credit to the State Co-operative Banks at 3 per cent below the bank rate of interest. The bank rate of interest is 10 per cent whereas they are given at 7 per cent interest—not 4 per cent as stated by you.

SHRI UTTAM RATHOD: Anyway, it is on the lower side—not on the higher side. You should be happy about that. I said 3 per cent instead of 7 per cent.

SHRI JANARDHANA POOJARY: With your permission, I shall give you the rate of interest charged.

The rate of interest with effect from 2nd March, 1982 in agricultural

and industrial advances of commercial banks are given below:

(i) Agricultural advances	Rate of interest % P.A.
(i) Short term loans to farmer.	
(a) Upto Rs. 5,000	12.50
(b) Over Rs. 5,000	15.00
(c) Above Rs. 25,000	17.50
(ii) Term loans (for not less than 3 years)	
(a) Minor irrigation and land development	10.25
(b) Other purposes :	
(A) Small farmers	10.25
(B) Other farmers	12.50

I do not think you require the particulars for the small-scale industries.

MR. DEPUTY-SPEAKER: I think the rates of interest are the same for the industrial sector also. You better let us know that also.

SHRI JANARDHANA POOJARY: In Agriculture, the rate of interest is better. I shall just read out the rate of interest for the small-scale sectors also.

(i) Composite loans upto Rs. 25,000	
(a) Backward Areas	10.25
(b) Other areas	12.50
(ii) Short-term advances, limits of—	
(a) Upto and inclusive of Rs. 2 lakhs	15.00
(b) Over Rs. 2 lakhs and up to Rs. 25 lakhs	17.50
(c) Above Rs. 25 lakhs	19.50
(iii) Term Loans—	
(a) Backward areas	12.50
(b) Other areas	13.50

These are the rates of interest.

[Shri Janardhana Poojary]

So, Sir, I am grateful to Mr. Uttam Rathod for bringing up this Short Duration Discussion here. The other hon. Members have also given their valuable suggestions. As I stated earlier, I have taken note of them seriously—not lightly as made out by the hon. Member, Shri Ghorpade—even though the number here now is very thin.

MR. DEPUTY-SPEAKER: You have rejected the demand for the appointment of a Parliamentary Committee.

SHRI JANARDHANA POOJARY: I have already stated about it. I am grateful to all the Hon. Members who have taken part in this discussion and who have given their valuable suggestions.

SHRI RAJESH PILOT: You have misunderstood some of the discussion of to-day. To-day's discussion was how to promote farming so as to bring it on par with the industries. We did not ask him what had been done. We also did not say that nothing had been done. Of course, a lot of progress has been made. We said that with the rise in cost of living index, the standard of living of the farmers is also going up high. That was what we were saying and, through our speeches, we wanted to know the efforts he could make to give more facilities to the farmers so as to bring them on par with the facilities offered to the industries. That was our idea. But, Sir, he has not thrown any light on this.

MR. DEPUTY-SPEAKER: I think in farming, the peasants are given so much of importance as in the industrial sector. This is what he says.

SHRI UTTAM RATHOD: We have never denied that.

SHRI RAJESH PILOT: The channels which are easily available to the industries can also be utilised by the farmers.

MR. DEPUTY-SPEAKER: That is all right. Mr. Poojary, you may now lay the Papers on the Table.

21.15 hrs.

PAPERS LAID ON THE TABLE—
Contd.

The Deputy Minister in the Ministry of Finance (SHRI JANARDHANA POOJARY): I beg to lay on the Table—

Notifications under Customs Act and an Explanatory Memorandum.

(1) A copy each of the following Notifications (Hindi and English versions) under section 159 of the Customs Act, 1962:-

(i) Notification No. 110/82-Customs published in Gazette of India dated the 16th April, 1982 exempting iron or steel casting and forgings falling under sub-heading 73.33/40 of the First Schedule to the Customs Tariff Act, 1975 when imported into India, from so much of that portion of the duty of customs leviable thereon which is in excess of sixty per cent *ad valorem*.

(ii) Notification No. 111/82-Customs published in Gazette of India dated the 16th April, 1982 exempting alloy steel (excluding stainless steel) and high carbon steel falling under sub-heading (1) of heading 73.15 of the First Schedule to the Customs Tariff Act, 1975 when imported into India, from so much of that portion of the duty of customs leviable thereon specified in the First Schedule as is in excess of sixty per cent *ad valorem*.