

[Shri Vidya Charan Shukla]

As regards projection of Indian news outside, the outflow is not more than 1500 to 2000 words per day while the foreign agencies are able to pump in India foreign news at the rate of 25,000 to 50,000 words per day. Even on the World network need has arisen for a single and strong news agency in India, because there is a move amongst the non-aligned and developing countries to co-operate mutually in news-supply, to counter-act the domination over the news-system by the Western and advanced countries. India is a leading participant in these efforts.

It is thus apparent that the country needs a single strong national news agency which would be able to cover all areas, specially rural areas, and all relevant fields of activity, in accordance with well-accepted national goals. Government would encourage a unified set-up which would be able to fulfil these legitimate needs. The organisation should be independent in the true sense of the word, which means that it should be free from the control of vested interests including that of monopoly houses. The management should consist mainly of professional people. It should have well-equipped divisions for language news, foreign news and functional areas such as developmental, cultural and sports news. It should adequately reflect the activities and the moods in the rural areas. One of its main aims should be to give adequate service to language and small and medium papers at convenient rates. The agency should be financially viable and capable of putting on the ground the required organisation. Government are also anxious that the present emoluments of the employees of existing agencies which may merge into the new set-up should be protected and whenever necessary improved. In fact, efficient and experienced employees would have far better prospects in such an organisation, since this is likely to be an expanding one.

Government have noted with satisfaction that the managements as well as the employees' unions of PTI, UNI, Hindustan Samachar and Samachar Bharati have all passed resolutions, supporting the idea of a single and strong national news agency. The managements propose to merge themselves into a single agency. Government would be prepared to assist them in this process in different ways.

**SHRI DINEN BHATTACHARYYA** (Serampore): Sir, we want a discussion on this.

**MR SPEAKER:** You follow the procedure Item Number 16—Motion for Election to Committee. Shri Anant Prasad Sharma. He is not here. Next item.

12 10 hrs.

#### REGIONAL RURAL BANKS BILL *contd*

**MR SPEAKER:** We will now take up further consideration of the following motion moved by Shri Pranab Kumar Mukherjee:

"That the Bill to provide for the incorporation, regulation and winding up of Regional Rural Banks with a view to developing the rural economy by providing, for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas credit and other facilities, particularly to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs, and for matters connected therewith and incidental thereto, be taken into consideration."

**SHRI SURENDRA MOHANTY** (Kendrapara): Mr. Speaker, Sir, while I yield to none in my anxiety to see that the 20-point economic programme is implemented in all seriousness, I have a feeling that of late this 20-point economic programme has become a new catechism which is being glibly mouthed from commit-

ted socialists to time-serving sychophants for reasons best known to them.

The Bill under consideration is yet another measure to implement one of the items of the 20-point economic programme which says: Plan for liquidation of rural indebtedness. Sir, this item figures in 20-point economic programme, viz. item No. 5: Plan for liquidation of rural indebtedness, legislation for moratorium on recovery of debts from landless labourers, small farmers, artisans, etc. Ostensibly this Bill, Regional Rural Banking Bill, has been designed to meet one of these objectives.

Sir, to lend a touch of melodrama or urgency this Bill was enacted not through the regular parliamentary procedure but through an Ordinance. The Minister owes, I submit most humbly, a reply to this House as to why this Bill was enacted through an Ordinance. Obviously the Government wanted that this should be implemented as urgently as possible. Now, I would like the House to bear with me to consider how urgently this Ordinance has been enacted. I am quoting from the Hindustan Times of 8th November 1975 which published a news-item under rigorous pre-censorship of the Press which will speak as to how this regional rural development bank bill is implemented by the Government and with what earnestness. I quote:

"While the establishment of the regional rural banks has turned up great hopes amongst small villagers administrative delays are acting as a constraint to their speedy expansion to the rural area."

Further it says:

"This is particularly true of the Punjab National Bank's sponsored regional rural bank in Bhiwani district, Haryana. The newsmen who recently visited the bank found

that it has yet to open the rural bank though it was inaugurated on October, 2."

So, Sir, just for the sake of gimmickery and just for the sake of mouth-ing a slogan these regional rural development banks were inaugurated in so many places on October 2 and yet the banks never really functioned. This only shows that these measures or the 20-point economic programme is nothing more than a gimmickery and is going to end in a colossal hoax.

Now, as I said earlier, it is predominantly aimed at liquidating rural indebtedness. I invite your kind attention to clause 18 which deals with the business of the regional rural bank. In item (a) of sub-clause (3), you will find the activities which these regional rural banks are expected to undertake, but there is no mention of liquidation of rural indebtedness. Yet member after member has gone on saying, and even the Minister has gone on saying, that these banks are primarily aimed at wiping out rural indebtedness. When he talks of rural indebtedness, in all humility, may I ask him whether he knows the magnitude of the problem?

**SHRI M. RAM GOPAL REDDY**  
(Nizamabad): Who else knows it?

**SHRI SURENDRA MOHANTY:**  
As Finance Minister, he must be knowing it. But my only regret is that knowing fully well the magnitude of the problem, the Bill which he has brought before the House does not reflect the knowledge which he should have possessed.

According to a recent RBI Survey, the aggregate indebtedness of the rural poor including agricultural labourers, rural artisans, marginal farmers and small farmers owning land upto five acres as of June 30, 1971 was Rs. 1,901 crores. Between 30 June, 1971 and today, it must have multiplied at least twice and should

[Shri Surendra Mohanty]

be of the order of Rs. 3,000 crores. Yet, what does this miserable Bill provide for? This miserable Bill provides for Rs. 6.25 crores in the name of liquidating rural indebtedness which amounts to Rs. 3,000 crores. With this, if anybody is going to claim that the 20-point economic programme has any seriousness of purpose, certainly I will enter my caveat against him. Otherwise, I would ask Government to convince this House how by providing merely Rs. 6.25 crores and opening 50 regional rural banks to cover the entire population of 60 crores in this country, this object is going to be achieved.

**SHRI NAWAL KISHORE SINHA** (Muzaffarpur): This is what the Central Government will provide. There are other sources.

**SHRI SURENDRA MOHANTY:** With other sources, the total will be Rs. 50 crores. I am talking of the Government of India's contribution. It is Rs. 6.25 crores and the total involvement in these regional rural banks is Rs. 50 crores. I ask how this miserly amount of Rs. 50 crores is going to tackle rural indebtedness which amounts to Rs. 3,000 crores. You must be honest about your professions. It is no good going about vote-catching by talking of the 20-point economic programme (*Interruptions*).

**THE DEPUTY MINISTER IN THE MINISTRY OF HEALTH AND FAMILY PLANNING (SHRI A. K. M. ISHAQUE)** We never do it—for your information.

**SHRI B. K. DASCHOWDHURY** (Cooch-Bihar): You are apprehensive that you will not get votes in future.

**SHRI SOMNATH CHATTERJEE** (Burdwan): You will monopolise cent per cent!

**MR. SPEAKER:** Order, order.

**SHRI SURENDRA MOHANTY:** Kindly give me protection. I want to cover all my points.

**MR. SPEAKER:** Please proceed.

**SHRI SURENDRA MOHANTY:** This Bill does not make any provision for the landless labourers, Harijans and the Schedule Castes for whom the ruling party has been shedding crocodile tears all these months and all these years. Now let us examine that position. The link between landless labour and bonded labour on the one hand and the landlord and the trader on the other is sought to be snapped in the process. The farmer will require consumption loans. He may require not only loans for agricultural purposes but also consumption loans.

Perhaps he will be in need of money for his daughter's marriage, for his son's education or for his wife's treatment. Whom will he approach? You say, you have abolished the moneylender. But you are really spreading his nets wide, because your rural bank, really speaking, does not make any provision for providing loans to the landless labourers, Harijans, and marginal farmers for the consumption needs. The provision of housing sites also features very prominently in the 20-point economic programme which I welcome really. When you provide a plot to a houseless man or a landless man, obviously he will be in need of funds to construct a house. I ask the hon. Minister: tell me whether clause 18 of the Bill makes provision for giving loan to the landless people who had been given house sites. Similarly share-croppers. In 1971 they were estimated at 16 million. Together with the agricultural labourers, working force of the rural poor, they came to about 68 million. Besides them, there are Harijans, tribals, etc. I make bold to say that the proposed activities of the regional rural banks do not touch those vast sections

of the people for whom we have been shedding crocodile tears all these days.

Today, in our country after the nationalisation of the banks we have 6800 rural banks sponsored by the nationalised banks.... (Interruptions) Rural branches and rural banks mean the same thing; those branches have been located in rural areas. For what purpose? To serve the rural people. Those 6800 branches, do they touch the lives and problems of the people in the rural areas? Surely they give fillip to the activities of Mastans and Maphias and exploiters who had been traditionally exploiting the rural people. Besides 6800 branches of the nationalised banks, you have got your own AD branches of the State Bank of India. After development branches, which undertake more than banking work, except financing the farmers. In all humility I ask the hon. Minister to let us know: how many farmers those eighty AD branches were able to touch? There are five lakhs of villages in this country. How many villages have those branches of the State Bank been able to touch? We know that co-operative societies have been a hoax. Even though it is said that national co-operative societies cover ninety per cent of our population, a co-operative society has hardly more than 243 members, according to published statistics. When those AD branches of the State Bank of India came into existence it was loudly proclaimed that the arms of the nationalised banks were going to cover every unit consisting of not less than 10,000 farmers. I ask in all seriousness: have we implemented all these programmes? In 1969, banks were nationalised as per the decision taken in the Bombay A.I.C.C. Session. We were also proud to have attended it and it was loudly proclaimed there that the banks were being nationalised to usher in a new era of socialism in this country. This has resulted in a new era of exploitation because by nationalisation of banks you have

gone to help the rich. You have only carried coal to New Castle.

**SHRI M. RAM GOPAL REDDY:**  
The poor have become rich,

**SHRI SURENDRA MOHANTY:**  
The sugar magnates like you have become rich, but not the cane growers. Therefore, I want the regional rural banks should be made a success. But the way in which you have conceived it is nothing more than a gimmickery and it is going to be a hoax and the sooner the hoax ends, the better the relief for the country.

**MR. SPEAKER:** I have a long list of names of hon Members who want to participate in this debate. I would like to seek their co-operation. If they speak briefly and try not to repeat the points that have already been made and confine themselves to five minutes, I will be able to accommodate almost all the Members.

**SHRI P. NARASIMHA REDDY (Chittoor):** Mr. Speaker, Sir, I wholeheartedly welcome this Bill which has come not a single day too soon. Let me confess, Mr. Speaker, a sense of surprise from what I heard from my preceding speaker, Mr. Mohanty. The 20-point economic programme has been applauded by all and welcomed in the whole country; does it provide for the liquidation of rural indebtedness? In my opinion, this bill is only a part and parcel of the entire gamut of efforts undertaken by the Government to tackle this question of rural indebtedness and particularly the rural credit question. The whole country and the whole agricultural community has been put into a very invidious, very difficult and unprecedentedly difficult situation in regard to many of the inputs necessary for agriculture. Apart from unnecessary or unimaginative over-raising of these imports, another critical input, namely credit, has also shrunk as far as agriculture is concerned. It has been pointed out by many knowledgeable and responsible

[Shri P. Narasimha Reddy]

economists and others in this country that the shaping of the anti-inflationary policies to which this Government has dedicated itself, has been lately successful. But it has been successful to an extent only with regard to agricultural sector, particularly with regard to the prices of the agricultural commodities. The control of prices or the fall in prices secured is almost virtually confined to the agricultural sector and not to the industrial sector. This is partial or unbalanced, if I may say so. The result achieved has added another critical dimension to the agriculturists in respect of agricultural credit. The moratorium proclaimed has been, of course, a great help to the small and marginal farmers in this country. But they have not been baled out of the difficulties in which they continue to exist, on account of the paucity of the alternative sources of credit to them. It is true that the Commercial banks on which we had built up much of our hopes in regard to this aspect of the question, have not come up to the needs of the hour due to inherent constraints and difficulties which have been agonisingly apparent to everybody in this country. Mr. Mohanty has said that these commercial banks have branches in the rural sector. I beg to differ from this. They are not rural banks, they are almost urban banks functioning in a rural environment which has no relation whatsoever to the local conditions and circumstances and in order to fill that gap, in order to meet this lacuna, these regional rural banks as such are being sought to be inducted in this country. I have no doubt, in my opinion that though the beginning is small, though the beginning is slow, we will definitely make a leeway. The Government has to realise that this question of agricultural credit has been neglected too long and too greatly. Even now in the fifth plan, credit allocation among the different sectors of the economy is op-sided, unrealistic and not tuned to the needs of the country and its economic development. The other day I was going through

an economic journal, which said that even in the fifth plan projections of rural credit, which is in my opinion under-estimated at the level of Rs. 3000 crores, the allocation to the agricultural sector continues to be on the low side—just about 8 or 9 per cent. of the loanable funds available in the fifth plan. This sort of allocation does not reflect the zeal and realisation on the part of the government to make good the lacunae in this respect and bail out the agricultural community from the traditional and age-long backwardness to which it stands condemned by these economic policies. Therefore, this attempt at opening rural banks is a timely and worthwhile thing and I hope the government will not lack in devising means and methods, powers and instruments, which will make them a success and not a repetition of the failure—to a limited extent, it was a failure—of the commercial banks in meeting these needs.

I would conclude by making a few suggestions. The Bill says that the rural banks are conceived of as children of the commercial banks and they will remain under their tutelage for five years with regard to recruitment and training of personnel. Of course, this cannot be helped because these have got to be inducted in with a sense of urgency. Therefore, it is necessary to depend on the commercial banks to bring them into existence and foster their growth for a limited period. But if this state of affairs is allowed to continue without the government devising alternative methods of management, training and recruitment of personnel for these banks, I am afraid it may be a repetition of the same story we have faced with regard to commercial banks. Unfortunately, their method of functioning and the ethos they have developed are such that they are suited only for urban environment. Therefore, suitable methods must be devised to man the rural banks with proper personnel to be recruited on certain progressive

principles and properly trained. I would go to the extent of saying that just as we should have bare foot doctors, we must have bare foot bankers to meet the requirements of rural areas. Apart from other things, the constraint experienced by commercial banks in functioning in rural areas has been the lack of imaginative support by suitable legislation and other measures on the part of the State governments. Just as in the case of co-operative societies, these rural banks should be given the necessary legislative and other support by the State Governments. Otherwise, the functioning of rural banks will become cumbersome and expensive and may not be able to meet the requirements of the situation.

With these suggestions, I wholeheartedly welcome the Bill.

श्री बाबू राम बिर्सा (नागौर) :  
अध्यक्ष महोदय, सदन में जो रिजनल रूरल बैंक के बारे में कानून विचाराधीन है, मैं उस का बहुत जोर से समर्थन करना चाहता हूँ।

प्रश्न यह है कि इस बारे में एक प्राइवेटिजेशन जारी करने, और अब उस को कानून का रूप देने, की आवश्यकता क्यों पड़ी। अगर हम पिछले छः सात महीने के बटना-क्रम को याद करें, तो हम देखते हैं कि कुछ हालात की वजह से देश में इमर्जेंसी लागू की गई, और उस के बाद एक आर्थिक कार्यक्रम देश के सामने रखा गया। हमारी पिछली योजनाओं में कुछ कमियाँ रह गई थीं, जिन की वजह से हम इस देश के शरीर लोगों के लिए, खास तौर से जो गांवों में रहते हैं, उन के लिए कुछ ज्यादा काम नहीं कर पाये। इस लिए इस 20-सूत्री कार्यक्रम में यह निर्धारित किया गया कि देश के गांवों में रहने वाले छोटे-छोटे कार्मिकारों, सीमांतक

कार्मिकारों, खेती-बाड़ी में काम करने वाले मजदूरों और गांवों में काम करने वाले दस्तकारों को, जिन को हमारी योजनाओं ने आज तक अपना उत्पादन बढ़ा कर अपनी आमदनी में वृद्धि करने का मौका नहीं दिया, जमीन दी जाये, उन के लिए मकान बनाये जाये, अन्य सुविधाओं उपलब्ध की जायें और उन की आमदनी में बढ़ोतरी की जाये। इस बात पर भी विचार किया गया कि जो लोग अभी तक कर्ज में फँसे हुए हैं, जो अभी तक अपने जीवन में कुछ भी स्वतन्त्रता का अनुभव नहीं कर पाये हैं, उन लोगों को किस तरह से राहत दी जाये। जब पहले के सूत्रों से उन को कर्जा मिलना बन्द हो गया, और कहीं और से उनकी आवश्यकता की पूर्ति नहीं हुई, तो एक आर्टिफिशियल व्यवस्था स्थापित करने के लिए सरकार ने यह प्राइवेटिजेशन जारी किया, जो एक बिल के रूप में हमारे सामने पेश है।

पहले गांवों में लागू-टर्म और मोडियम-टर्म क्रेडिट की व्यवस्था भूमि बंधन बैंकों के द्वारा और शार्ट-टर्म क्रेडिट की व्यवस्था को-ऑपरेटिव क्रेडिट बैंकों के द्वारा की जाती थी। लेकिन उनसे कुछ सीमित संख्या में लोग ही लाभान्वित होते थे, जिन्होंने विभिन्न इलाकों में अपने संगठन बना लिये थे। बैंकों के राष्ट्रीयकरण के बाद स्थिति में कुछ परिवर्तन हुआ, लेकिन बँक के शहरों में या अरबन एरियाज में ही केन्द्रित थे, और उन का ठाँव इस प्रकार का था, इस लिए हमारी यह आशा पूरी नहीं हुई कि वे गांवों के लोगों के लिए कर्ज की सुविधा उपलब्ध कर सकेंगे। इसी दृष्टि से सरकार ने रिजनल रूरल बैंकों के गठन की घोषणा की। इस प्रकार के पचास बैंक देश में

## [श्री माधू राम मिश्री]

बनने का निर्णय हुआ। एक बैंक लगभग एक करोड़ लोगों को कर्ज की सुविधा देना।

इस के प्रतिरिक्त कृषक सेवा सहकारी समितियों के गठन की व्यवस्था भी की गई है। ऐसी 60, 65 समितियाँ गठित हो चुकी हैं। कुछ बैंक विशेष दिलचस्पी ले कर उन संस्थाओं को चलाने हैं। इन सम्बन्ध में उद्देश्य यह है कि छोटे और गरीब काश्तकारों, माजिनल काश्तकारों और गांवों के दस्तकारों को प्रोत्साहित कर के, उन को एक सूत्र में बांध कर, एक तरह के पैकेज प्रोग्राम के अन्तर्गत उन को वक्त पर क्रेडिट, बीज और खाद धादि देने और उन की उपज की मार्केटिंग की व्यवस्था की जाये। अगर उन का उत्पादन बढ़ने से उन की आमदनी ज्यादा होगी, तो बैंकों का पैसा भी वक्त पर चका दिया जायेगा। उस ने जो सरप्लस पैसा जेनरेट होगा, उस को मोबिलाइज कर के फिर उन लोगों के काम में लाया जा सकेगा। राष्ट्रीय कृषि आयोग ने इन नई व्यवस्था का प्रतिपादन किया था, जिस को सरकार ने स्वीकार कर लिया। ग्रामीण लोगों को क्रेडिट की पूरी सुविधा देने के लिए रिजर्वल सरल बैंको की कल्पना की गई। इस प्रकार के ग्राठ रूरल बैंक बन चुके हैं। पांच तो शुरू में बने, बाद में दो और बने और एक और कल बना। ऐसे पचास बैंक हमें अलग अलग इलाके में बनाने होंगे। एक करोड़ जनता एक बैंक के दायरे में होगी। अब इस के लिए यह जो कहा गया कि धासू पोंछने के लिए रखा गया है, बहुत थोड़ा क्रेडिट रखा है, 1 करोड़ रुपये का कॅपिटल और उसमें 25 लाख का तुरन्त सर्बसाइज्ड क्रेडिट रखा है, यह बहुत थोड़ा है, यह बात सही है, लेकिन हमारा धावजेक

क्या है वह धाव देखिए। जैनस अभी कह रहे हैं 3 हजार करोड़ रुपये का करल धीवों का कर्ज धाव है, तो इस देश के अन्दर इन सारी बातों का लेखा जोखा सरकार के पास है कि कितने क्रेडिट की जरूरत आज गांवों में है, कितने की भाविष्य में जरूरत है, धाने वाले 2000 सेनचुरी के अन्त तक इस देश की जनसंख्या क्या होगी, उस समय हमारे क्रेडिट की म्या जरूरत होगी, इन तमाम धाकड़ों का संकलन सरकार के पास है। 16 हजार करोड़ की क्रेडिट की व्यवस्था चाहिए सेनचुरी के अन्त तक। लेकिन सारे की जरूरत शुरुआत में ही बोड़े पडनी है। धीरे धीरे उस की धावश्यकता पड़ेगी। उस के लिए संगठन बनाना होगा, ट्रेनिंग का इंतजाम करना पडेगा, उस तरह की व्यवस्था को जमाना होगा। तो यह करल बैंक की खास तौर से जो जड जमाई गई है वह देश के गांवों में रहने वाले छोटे और गरीब लोग जिन को आज तक दूसरी क्रेडिट की व्यवस्था से फायदा नहीं मिला उन लोगों को इस व्यवस्था से फायदा मिले और ये बैंक उस ग्रामीण धातावरण में जन्म ले कर उसी के अन्दर धपना काम करें यह कल्पना इस की है। कल एक कम्प्युनिस्ट माननीय सदन्य जोर दे रहे थे कि इन में तनब्बाहें ऊंची होगी चाहिए, गहरों के लोगों को ही बुलाया जाना चाहिए, मैं समझता हूँ कि यह सारी धाते उस कल्पना के विपरीत हैं। (अधबधान)..... धाव मेरी धात सुनिए, धाव के धानु-मेंट्स ये थे कि गहरों के लोगों को रखा जाय, ऊंची तनब्बाहें दी जाय। यह ऊंची तनब्बाहें और धीनों का ध्याद

खर्चा, जिस तरह की आप की पुरानी भूमिका है उस की बजह से गाँवों में जा कर वह फिट नहीं होती। गाँवों में फिट करने के लिए गाँवों के लोगों को ही खास तौर से ट्रेनिंग दे कर, उन के साथ मेल जोल रख कर काम करना होगा।

वायबिलिटी बैंकों का पहला प्रश्न है। ये बैंक अगर वायबिल नहीं होंगे और पहले ही उन का खर्चा हम ने ज्यादा बढ़ा दिया, तो उन के लिए गाँवों में रहने वाले गरीब लोगों की सेवा का काम करना बड़ा मुश्किल हो जायेगा। राज्य सरकारों के बेतनमानों के मुताबिक ही इन बैंकों के कर्मचारियों का बेतनमान हो यह बात जैसा बिल में प्रावधान है बिल्कुल उचित

है। जैसा कहा गया स्टेट का क्या पे-स्ट्रक्चर होगा उस का ध्यान रख कर इन बैंकों के पे-स्केल का ढांचा रखा जायगा। मैं समझता हूँ कि यह सही दिशा है और इस तरह से कम धन में सही मर्यादा बना कर गरीबों की सेवा करने में ये बैंक कामयाब हो सकेंगे।

इस प्रकार की यह तो क्लरिफिकेशन है जो झाठ बैंक बने हैं और खाम तौर से जैसा मंत्री जी ने कहा है बिल के कमिडरेणन के भाषण में कि हम आने वाले 1977 के अग्रेल तक इस देश के अन्दर पचास के पचास बैंक कायम कर देंगे, यह बड़ी अच्छी बात होगी। अब इन बैंकों की शाखाएँ खोल कर गावों के हर आदमी की सेवा करने का जहाँ तक प्रश्न है कई आदिमियों की कल्पना में जैसे यह बात थी कि यह कैसे होगा कि एक-एक आदमी को यह डील करें, करोंडो आदमी है तो उन सब लोगों को डील करने इन बैंकों के लिए बड़ा मुश्किल है। उस के लिए उन लोगों को कृषक सेवा सहकारी समितियों में बाटा जायगा और उन सेवा सहकारी समितियों की 15-20 हजार की पाबुलेशन आधार होगा, उस क्षेत्र में एक बैंक की शाखा होगी। वह

उन लोगों की जितनी जरूरत है चाहे उद्योग के लिए है, चाहे खेती के लिए है उसकी पूरा करेगी। यहाँ तक इस के अंदर आप ने कल एक शब्द कहा था जिस को बहुत से मजिनीय सदस्यों ने नोट नहीं किया कि इन बैंकों को अधिकार होगा कि ये अपने रेगुलेशन बनाए और उस के अन्दर इन भारी बातों की व्यवस्था होगी कि काश्तकारों को और छोटे लोगों को यहाँ तक कि जो उन की समाजिक जरूरतें हैं उनको पूरा करने के लिए भी दर्जा दिया जाएगा। उन के पुराने कर्जों को लिक्विडेट करने के लिए भी उन को कर्ज देते की व्यवस्था इन में रहेगी। साहूकार जिन तरह से गाँवों में लोगों को निभा कर, उन को साथ ले कर चलता है, पर वह उन का शोषण करता है, इन बैंकों में और साहूकार में फर्क सिर्फ इतना ही रहेगा कि इन में उन का शोषण नहीं होगा, इन के खुले हिसाब होंगे, सही बान होगी, सही तरह का सहकारी समितियों के कानून के मुताबिक ब्याज होगा, बाकी जिस तरह से काश्तकार शोषण करते उन की नीड्स का पूरा करता है, उन की नीड्स को उभी तरह से पूरा करने की व्यवस्था इन बैंक के जरिये होगी केवल उन का शोषण वहाँ नहीं होगा। इन बेहतरीन उद्देश्यों को पूरा करने के लिये हमने इन बैंकों की शुरुआत की है।

जन्दी से सरकार इन उद्देश्यों की पूर्ति की दिशा में आपे कदम उठा सके इसलिए यह आडिनेस निकालना जरूरी था। लोगों के दिमाग में यह सवाल खडा हो रहा था कि एक तरफ कर्ज बन्द कर दिए, दूसरी तरफ उन के लिए क्रेडिट की व्यवस्था क्या होगी, इसलिए सरकार के लिए आडिनेस लाना जरूरी था। वह लाया गया और

[श्री नाथू राम मिश्रा]

उस के बाद तुरन्त जल्दी कार्यवाही की गई इस की स्टिचरिंग कमेटी बनाई गई है राष्ट्रीय स्तर पर, वह इन बैंकों का कैसे विकास हो, कैसे इन का प्राप्ति हो, किस तरह से इन का काम चल रहा है, इन तमाम बातों की देखरेख करेगी। जो सब से गरीब लोग इस देश के हैं उन का सेवा करने का काम इन बैंकों के जिम्मेदारी और जिस वातावरण में जिन धार धार के राश इनका यह स्वल्पा सामने आया है वह पूरा परफेक्ट है और जिस मजिल पर हम पहुंचना चाहते हैं उस के लिए पूरा मजम है। अब यह तो शुरुआत है, अभी प्रीव बाकी है। मजिल इस का लक्ष्य है। जितना क्रेडिट इस देश के लोगों को चाहिये हम ने इस बात का पूरा क्रान्दाखा लगाया है और इन बात को पूरा व्यवस्था होगी। कृषक सहकारी समितियों के लिये कोमन फ्रेक्टर्स व सिबाई व्यवस्था हो ताकि गरीब छोटे लोगों की खेती का उपजित हा सकें व करोगरी के उद्योग को चलाने के लिए जितने भी साधनों की आवश्यकता हा इन बैंकों के जरिये उन साधनों को उपलब्ध करवाया जा सके। यह हमारे देश के लिए एक नयी व्यवस्था होगी। इस से एक नया व्यवस्था देश में आयेगी और देश के ज्यादा से ज्यादा गरीब लोगों की सेवा करने में ये बैंक सक्षम होंगे। इन्हीं शब्दों के साथ मैं इस का समर्थन करता हू।

MR SPEAKER I propose to call the Minister at 3 p.m and leave one hour for clause by clause discussion and third reading

श्री आर० बी० बड़े (खरगोन)

अध्यक्ष महोदय, रीजनल रूरल बैंक बिल जो आया है उस का मैं समर्थन करता हू। मैं समझना हू कि जितने काम 20 सूक्ष्म कार्य-क्रम में हुए हैं उन में यह जो बिल है यह सब से ज्यादा महत्व का है। हम ने गांवों में देखा है कि महाजनों के रूप में

बैंक्स खुले हुए थे। अब महाजनों की जगह बैंक सबस्टीट्यूट होने चाहिये। महाजनों के पास से शादी के लिए प्रसिद्ध पत्रकार के लिए तथा किसानों की और जरूरतों के लिए उनको कर्जा मिलता है साथ साथ उरका जो प्रोड्यूस होता है उस को भी महाजन खरीद लेने है। उस के लिए वह पैसा गेडवास करने है और बाद में प्रोड्यूस जो होता है उस को खरीद लेने है। इस में हम के लिए कोई प्राविजन नहीं है कि किसान जो उत्पन्न करेगा या काररेटर जो मल नगर करेगा उस को बैंक खरीदेंगे। यदि हम के अन्दर यह प्राविजन भी होता कि जा माल वह पैदा करेंगे उस को खरीदने के लिए बैंक तैयार होंगे तो यह बिल ज्यादा उपयुक्त होता। जैसा मैंने कहा और सब तरह के कर्ज देने के लिये बैंक तैयार होंगे लेकिन किसान जो प्रोड्यूस करेगा उस को खरीदने के लिए कोई प्राविजन नहीं रखा गया है। महाजन के पास वह पैसा लेने जाता है तो उस को कर्जा तो मिलता है साथ साथ वह यह भी कहता है कि तुम्हारी जो पैदावार होगी उस को तुम मेरे हाथ बेचना। तो वह उस से मैंने एडवांस ले कर अपना काम करना है और जो पैदावार होती है उस को महाजन को बेच देता है। आज किसान कहते है कि बैंक में पाम जाता है तो कर्जा तो मिलता है लेकिन पैसा जो प्रोड्यूस होता है उस को बैंक नहीं लेता। तो उस के लिए भी कोई प्राविजन होना चाहिये था। मैंने ऐसा कोई प्राविजन इसमें नहीं देखा। आप ने कहा कि रूल्स में प्राविजन करेगे लेकिन बिल में ऐसा कोई प्राविजन नहीं है यह प्राविजन होता तो मैं समझता हू कि यह बिल कुल परफेक्ट बिल ही जाता।

दूसरी बात इसमें आप ने लिखा है कि 1 करोड़ काया इन बेलों के लिये दिया जायगा। अब आप पूरे मध्य प्रदेश की देखें तो 1 करोड़ क्या 10 करोड़ भी कम है

उतना कर्जा वहाँ है। इससे आप ने किर्क 1 करोड़ रखा है। मैं समझता हूँ इस एक करोड़ से कुछ होगा वही। यह आप ने बहुत ही कम रखा है। उस में 25 लाख रुपये स्टेट गवर्नमेंटस देनी। इतने से काम नहीं चलेगा। एकोनामिक्स की किताब में लिखा है कि हिन्दुस्तान में महा-जनों की जो पद्धति है उस को रिप्लेस करने के लिए अभी तक सामन ने अभी तक कुछ नहीं किया है। यह इतना कठिन काम है, महाजनों को किस तरह से निकालना है यह समस्या सामने है।

रीजनल रूरल बैंक आप ने अभी अभी घोषणा में खोला है। घोषणा में खोलने से क्या फायदा है क्या वह बैचल 10 मील तक कर्जा देते हैं। महाजन तो 20-20 और 30-30 40-40 मील तक कर्जा देते हैं और उस की बसूली करने के लिए उनमें पास मशीनरी है। वह अपने मशीन को मरुतते हैं जो जायद कर्जा वसूल लेते हैं। कर्जा वसूल करने के लिये कोई मशीनरी नहीं है। हमारे मध्य प्रदेश में सड़वासे चाकरा पाटी बीर मीन दूर है और कावरी चार्लस मील दूर है। अगर उतनी दूरी से काश्तकार कर्जा लेने के लिए आवेगें तो बैंक वा एग्जेंट बहेगा कि तुम्हारा इलाका यहाँ से बास मील या तीस मील दूर है इसलिए हम कर्जा देने के लिए तैयार नहीं हैं ऐसी हालत में वह काश्तकार फिर महाजन के पास जायेंगे। इसलिए मैं कहना चाहता हूँ कि आप इन बातों पर ध्यान दें और वास्तविकता से उसकी प्रोड्यूस को लेने का प्रविजन भी रखें। इस बिल का समर्थन करने हुए मैं आपसे कहना चाहता हूँ कि आप काश्तकार से प्रोड्यूस लेने और दूसरी बातों की व्यवस्था इस बिल में करें।

SHRI SYED AHMED AGA (Bara-mulla) The establishment of the Regional Rural Bank is a very welcome step for the simple reason that the

intention is to help the have-nots and the small farmers Earlier also, co-operative societies came into being with the same object, but actually they could not succeed in helping these weaker sections because they were small so far as their capital structure was concerned, and very much dependent upon the Reserve Bank But I think these Regional Banks are going to have a good capital structure and will not be dependent on the Reserve Bank

I hope that one of these banks will be allotted to Jammu and Kashmir also In case we are allowed one bank, I would like to suggest that it should not go to the help of the landlords, the upper middle class and others like them and again ignore the have-nots who have always been ignored for one reason or other

Again, these banks should not leave out the artisans and the craftsmen because they have come into being only for the purpose of helping such classes If they are established, they should not again say that these people are not credit-worthy, that they will not be able to pay back the loans and therefore loans cannot be advanced to them

The other aspect is that isolated actions like this are all right, but they are not going to do any good because the improvement of the weaker sections is dependent on many more things For example, in Kashmir we have many orchards The owners of the big orchards can go to the mandis outside the State and market their produce, but the owners of smaller orchards consisting of five or ten trees only cannot afford to do so and they have to sell their produce at distress prices to whoever will take them These banks can help them to keep back their stock and sell them at a proper price, but that along will not

[Shri Syed Ahmed Aga]

help. One-third of the total production of fruits just falls from the trees and a certain portion is pecked by birds, and they cannot be sold in the market. So, it is necessary that we must have the fruit processing industry for using such fruits without allowing them to go to waste. I would prefer Government taking it up, but there are many things that Government does not take up. The difficulty with the fruit processing industry in Kashmir is that sugar has to be brought from outside to Kashmir. Therefore, what is important is to make the fruit content more in fruit preservation and the sugar content less, which would be better from the point of view of health also. This cannot be done by the credit of the Rural Bank, this has to be done by the Government. Government have to come to the help of those rural people or the food processing plants for educating public opinion outside that the food content is better for you and not the sugar content so that they buy it. Therefore, an outright grant has got to go to the food processing plants.

Many years ago, I wanted to move it. I said that the food processing plants could come up, but the grant did not come and the whole thing collapsed.

The other point is about the artisans and the craftsmen. They are again dependent. You might give them bank loan and other things, but they want to dispose of their goods. How do they dispose of their goods? The Government does not buy; Government buys from the big shopkeepers. A team is sent by the Cottage Industry Emporium there. They buy the goods from the top class people and

not the poor people. They ignore the poor man completely. If the Government does not come to their help and does not ask those people to buy from this class of people, it can do no good.

I want to give you an instance. Some time ago, I had something to do with the industrial craftsmen there about the sale of their goods. I made a complaint about it. At that time, the Indian Co-operative Union was under Kamla Devi Chattopadhyaya. They were buying the goods, but they did not have funds. They used to take goods from the poor people on consignment basis as they could not afford to pay. I came here with the demand that they should be provided with fund so that they could buy goods outright. What happened then? I said that the Indian Co-operative Union should be provided with funds so that they could buy the goods outright. I do not want any grant, any aid, any help, because I can borrow from elsewhere. After that what had happened? After the Indian Co-operative Union was provided with funds it was converted into a Cottage Industry Emporium and they did not buy goods from those people from whom they were taking goods on consignment basis? They now went to the rich people and purchased from them. I told them that I had fought for them for fund and now they were ignoring those poor people. This is what happens. I want to make one point. This must be known to the Government and the Government must be alive to the fact that after all, the rich people take articles ultimately from the same craftsman. It is the craftsmen who are producing the articles and the rich people buy them and place them in good show-rooms. The rich people do not produce themselves. So, the point which I would like to make is that an isolated rural bank will not help unless it is dovetailed with the food processing units,

so far as the agricultural sector is concerned and the marketing of the industrial goods—so far as goods produced by the craftsmen and the small artisans—are concerned I hope the Government will try to coordinate the activities of the rural bank with the other Ministries and see that this bank does something.

13 hrs.

*The Lok Sabha adjourned for Lunch till Fourteen of the Clock*

*The Lok Sabha re-assembled after Lunch at Fourteen of the Clock.*

[MR. DEPUTY-SPEAKER in the Chair]

REGIONAL RURAL BANKS BILL—  
Contd.

MR. DEPUTY-SPEAKER Shri Jagannath Mishra

श्री जगन्नाथ मिश्र (मधुबनी) : उपाध्यक्ष महोदय. हिन्दुस्तान गावों में बसता है। हिन्दुस्तान की उन्नति तभी सम्भव है जब गावों की उन्नति होगी। इस विषय को ध्यान में रखते हुए मैं कहना चाहता कि धाज का यह विधेयक जिस पर इस समय चर्चा चल रही है बड़ा ही प्रभावकारी और उत्तम विधेयक है। श्रीमन्, इस विधेयक का उद्देश्य है कि ग्रामीण क्षेत्रों में कृषि, व्यापार वाणिज्य, उद्योग तथा अन्य कार्यों के विकास के लिये प्रयास हो और उस प्रयास का नाम है—रीजनल रूरल बैंक। श्रीमन्, नाम से तो मैं उतना ज्यादा प्रभावित नहीं हूँ, कारण कि इस में "रीजनल" शब्द जुड़ा हुआ है, लेकिन इसी इस को जैसा रूप दिया गया है उसमें रीजनल का ही नाम लेना होगा। लेकिन मैं सरकार से आग्रह करना चाहता हूँ—इसका अन्तिम लक्ष्य होना चाहिये—रीजनल लक्ष्य को हटा कर केवल "रूरल बैंक" ही रखना। श्रीमन् धाज गावों की जो हासत है वह किसी

से छिपी नहीं है। धाज भी उस से पूरी तरह परिचित हैं—ग्राजादी के 28 वर्षों के बाद भी विकास का किरण वहां नहीं पहुंच सकी है। जब-जब भी इस के विकास के नाम पर हम ने काम किये, लेकिन उस की किरण केवल बड़े शहरों तक ही सीमित रही, शहरों की दीवारों को छेद कर गावों तक नहीं पहुंच सकी, लेकिन धाज के विधेयक से मुझे आशा है कि अब यह किरण गावों तक पहुंचेगी और गावों का विकास सम्भव हो सकेगा।

श्रीमन्, धाज हमारे ग्रामीण परेशान हैं। प्रथम तो इस लिये कि उन में से अधिकांश के पास जमीन नहीं है। दूसरे यदि किसी के पास जमीन है भी, तो उस की इतनी हैसियत नहीं है कि वह बैज्ञानिक और आधुनिक उपकरणों को खरीद सके और अपने खेतों का विकास कर सके। किसी भी क्षेत्र का विकास खेती प्रबन्ध उद्योगों के विकास पर निर्भर करता है, लेकिन दोनों के लिये पैसा की जरूरत होती है, न उन के पास खेती के विकास के लिये पैसा है और न उद्योग धर्मों के लिये पैसा है। जीवन-यापन के लिये लोगों को महाजननों का कर्जदार बनना पड़ता है और ये महाजन कितने बड़े होते हैं, कितने निष्ठुर होते हैं—यह कहने की आवश्यकता नहीं है धाज अच्छी तरह से जानते हैं। गरीब हमेशा उसके चंगुल में पसा रहता है, उस के बहा से निकलने का कोई साधन नहीं है। यह विधेयक ही इस सम्बन्ध में एक आशा की किरण है। यदि यह विधेयक यथा पास हो जाता है तो मेरा विश्वास है कि इस से गरीबों का उद्धार होगा। इसलिये, श्रीमन्, इस विधेयक जो आराधे और उपधारण है, वे बहुत ही प्रभावकारी हैं और उत्तम हैं, फिर भी मैं अपने कुछ सुझाव धाज के समक्ष रखना चाहता हूँ और आशा करता हूँ कि धाज उन पर गम्भीरता से विचार करेंगे।

[श्री जगन्नाथ मिश्र]

घरणी पाच ऐसे बैंकों की स्थापना हुई है और इस विधेयक में कहा गया है कि मार्च 1977 तक पचास और ऐसे बैंक खोले जायेंगे, लेकिन यह तो दाल में नमक के बराबर है, कठिनाई तो बैंकी की बैरी बनी गइली। घरणी भी ऐसे बहुत सारे बैंक खुले हैं, भले ही उन का नाम रीजनल रूरल बैंक नहीं है जिन के उद्देश्यों में कहा गया है—गरीबों का भला करना लेकिन उन के कार्य कलापों और उपलब्धियों को देखकर यह कहना पडता है कि धनी धनी हुए और गरीब गरीब। इस विधेयक को यदि प्राप गरीबों के लिये लाभदायक बनाना चाहते हैं तो हमें इस की शाखाये जहां-नहां धोननी होगी। मेरे विचार में प्रारम्भ में जो इसे प्रखण्ड स्तर पर खोजा जाय ताकि ग्रामीण बड़ा तक पहुंच सके। इस काम के लिये प्राप को कर्मचारियों की आवश्यकता होगी अब अगर प्राप शहरों के कर्मचारियों को बड़ा लाद देते हैं, जिन को देहातों का ज्ञान नहीं है, जो वहां की समस्याओं से परिचित नहीं है, तो बड़ी हालत होगी जो अब तक होती रही है। इस लिये मेरा सुझाव है कि ऐसे लोगों को वहां नियुक्त किया जाय जिन को देहातों की समस्याओं का ज्ञान है उन को इस काम में प्रशिक्षित किया जाय और वे लोग इस उद्देश्य से वहां जाय कि वे वहां केवल कुर्सी पर बैठने के लिये नहीं प्राये हैं, समाजसेवा के लिये प्राये हैं, गरीबों के उद्धार के लिये प्राये हैं।

इन बैंकों के संचालन के लिये निदेशक बोर्ड का संगठन हुआ है। इस विधेयक के मुताबिक इस में केन्द्रीय सरकार के प्रतिनिधि होंगे, राज्य सरकार के प्रतिनिधि होंगे तथा कुछ दूसरे लोग होंगे। लेकिन जो वास्तविक प्रतिनिधि हैं उन के हितों की चर्चा इस से नहीं हुई है। मेरा

विचार है कि उच्च बोर्ड में कम से कम जो मध्यम वृषि वर्ग के लोग हैं, जो कलाकार हैं, किसान मजदूर हैं, छोटे एन्टरप्रेन्योर्स हैं, उन के प्रतिनिधियों को व्यवस्था रखना चाहिये, जो अपनी बात को वहां बोर्ड के सामने रख सकें और अपनी समस्याओं की पूर्ति करा सकें। श्रीमान्, आज कर्ज देने में जो सब से कठिन चीज सामने आती है, वह है—जमानत देना। उस को सबूत देना होता है कि मेरे पास इतनी सम्पत्ति है, तब उस को कर्ज मिलता है। हमारे ग्रामीणों की प्राज्ञ जो हालत है उस की चर्चा मैंने प्राप के सामने पहले की है—उस के पास न तो जमीन है और न कोई दूसरी सम्पत्ति है—ऐसी हालत में उसे कर्ज कैसे मिलेगा। मेरा सुझाव है कि हमारे प्रधान मंत्री जी के बीच सूखी कार्यक्रम में यह बात अंकित है कि हम गरीबों को जमीन देंगे। तो इस आधार पर जब वृषि का सामान देते हैं या जमीन देते हैं किसी भूमिहीन को, उसी वक्त ऐसी व्यवस्था हो कि हम उस को वृषि के लायक उस की आवश्यकतानुसार या तो उपकरण दे या उन को खरीदने के लिये पैसा दे जिस से वह उपकरण खरीद सके और खेती का काम कर सके। यह बहुत आवश्यक है।

कर्मचारी जो कर्ज देते हैं मेरा निवेदन है कि उन में समाज सेवा की भावना होनी चाहिये, उन्हें उदारता बरतनी होगी। जैसे अगर किसी के पास जमीन नहीं है बल्कि मकान है तो उस की वैन्यू के मुताबिक गरीब को कर्ज दे, अगर मकान नहीं है कोई और सम्पत्ति है तो उस के मुताबिक कर्ज दे, और अगर वह भी नहीं तो पचायत के गारन्टर बनने पर उस को कर्ज दे और अगर वह भी नही तो उस के गरीब पर कर्ज मिले। अभी ऐसा नहीं होता जिस के कारण उन को बड़ी दिक्कतों का सामना करना पड रहा है। हम कानून बनाने जा रहे हैं कि गरीब लोग जो कर्ज

महाजनों से लिये हुए हैं वह कर्जा भ्रष्टान करे। इस बजट से अब गरीब लोगों को कर्ज नहीं मिल रहा है। अब मान लीजिये उस के पास खाने को कुछ नहीं है, तुरन्त वह बैंक से पैसा ले नहीं सकता और महाजन डर के मारे देता नहीं है, इस विकट परिस्थिति को ध्यान में रखते हुए बैंक की कार्यवाही ऐसी होनी चाहिये कि जब आवश्यकता पड़े तभी उसे मदद मिल जाय। तब हम विधेयक की उपयोगिता होगी, हम योजना का सकसद पूरा होगा।

धारा 9 के मुताबिक इन लोगों के प्रतिनिधि आवश्यक होने चाहिये जिन की मैंने पहले चर्चा की है। तभी यह योजना उपयोगी हो सकेगी। धारा 11 में कहा गया है कि चैयरमैन का पाच वर्ष का टर्म होगा और साथ ही यह भी कहा गया है कि उस का दूसरा टर्म भी दिया जा सकता है। मेरा कहना है कि उसे 5 साल के बदले 3 साल का टर्म दिया जाय और दुबारा भोका देने के बाद फिर तीसरी बार भोका न दिया जाय।

धारा 12 (2) में है कि अगर कोई चैयरमैन इस्तीफा दे दे तो क्या होगा मेरा कहना है कि बिना सोच विचार के अगर इस्तीफा देता है तो हमें इस्तीफा मानने में हिचकिचाहट नहीं होनी चाहिए। इसी तरह से धारा 17 में कर्मचारियों की नियुक्ति के सम्बन्ध में कहा गया है। मेरा कहना है कि इस में लोकल लोगों को प्रीफरेंस देना चाहिए क्योंकि वह स्थानीय लोगों से परिचित होते हैं और वह उन की मदद कर सकेंगे। इस काम के लिए थोड़ा बहुत उन को पशिक्षण दे कर नियुक्त किया जाना चाहिए।

अन्त में यही कहूंगा कि 50 बैंक खोलने की चर्चा चल रही है जो बहुत

कम है। मैं फिर कहता हूँ कि बैंकों की मध्या बढ़ायो जाय जिस से अधिक से अधिक गरीब लोगों को हम से फायदा हो। और यह जो रूरल बैंक खोलने जा रहे हैं उनकी मूटिलिटी को धर-धर तक पहुंचा देना है जिस से गरीबों का उद्धार हो।

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

SHRI ARAVINDA BALA PAJANOR (Pondicherry): Mr. Deputy-Speaker, Sir, at the outset I welcome this Bill and I congratulate the hon. Minister for two reasons. As far as the Bill is concerned, I feel that it has been drafted well. Some hon. members expressed some fears, but I do not have any, because it has a wide ambit, it is so loosely worded that it can include anything at later stages as the rules provide. I also want to congratulate the hon. Minister on this that he has stated clearly in his 'objects that it is to improve the economy. In other words, it is to create a self-generating economy in this country. As far as the other Bills lik- that relating to smugglers and other things are concerned, I view them as negative Bills, but so far as this Bill is concerned, it is a positive piece of legislation that can create a self-generating economy; it will touch practically 85 per cent of the population of this country. When we talk about self-generating economy, I would like to point this out. In the year 1954, a rural credit survey was made by the Reserve Bank and by Mr. Karve, and they said that the rural indebtedness in this country was to the tune of Rs 2,000 to Rs. 3,000 crores. This morning an hon. Member said how these people by these Regional Rural Banks are going to fill in the gap or pay back the loan of Rs. 3,000 crores. I am not in agreement with this kind

[Shri Aravinda Bala Pajanon]

of statement because this is only to give input or to create a generating power in the economy. Many of us here in the House as also outside have talked about the 20-point programme, but the question is how it is going to be implemented. Some of them have called it a modern *Bhagwat Gita*. I am not of that view. It is not to be read and kept like that. This has to be implemented through pieces of legislation like this. That is why, at the outset I congratulated the Minister for this piece of legislation. This piece of legislation can create generating power for the rural population to survive in their dwindling economy.

It was mentioned that this is to help the marginal farmers, the smaller farmers, the artisans and others who live in the villages. I think, there is one scheme for helping the marginal farmers through the banks and there are a number of banks which are helping the agriculturists. But there they fail because the commercial banks or the nationalised banks do not go to the root of the problem and help them. If I remember correctly, in the southern State, the State Bank has adopted one village and there they give a package plan for all the needs of the agricultural society. They give crop insurance, they give industrial ideas and they also help financially, but if you want to help them through this piece of legislation by giving them loan only. I am afraid, this will not solve the problem.

As you know, Sir, the Rural Credit Survey Report 1964 had indicated that simply giving loans to the farmers or the marginal farmers, as we call them in the modern terminology, and the landless labourers, as we very often call them, would not be helpful, unless you give them the ideas to save time and to use the time in a productive manner to improve their economy. Alms cannot help this coun-

try and we had a bitter experience of PL 480 and other things. So, Sir, if alms are given to the poor, that will go to the idle sector. Apart from this, they should be given expert advice also.

It is indicated in this legislation that 50 regional banks will be set up. I do not know, how the hon. Minister is going to divide this country into 50 zones. I come from a Union Territory; I do not know, how he is going to take care of it. In the Financial Memorandum attached to the Bill, he says that Rs. 6.52 crores would be needed for it. There are a number of Union Territories. In the definition clause, it is said that the "State Government" means in relation to a Regional Rural Bank established in a Union Territory, the Central Government. The State Government has to give 15 per cent and the Central Government 50 per cent of the loan. That means 65 per cent will be there from the Central Government. It may not, therefore, be Rs. 6.52 crores, it may be much more than that.

I think, the Minister is having an idea in his mind to divide the country into 50 parts and these 50 parts will have their own regional centres and these regional centres will have the power to create a number of small banks or the branches all over the country. It is also stated that the Bank will sponsor, or the nationalised banks and the commercial banks or the private banks may be permitted to sponsor a particular village or a number of villages to be taken into its ambit and then the Central Government can come in through the Rural Regional Bank to finance, advise and guide them. As far as the finance is concerned, Government can create finance, but to guide them and advise them you require experts.

They have spoken about the directors, the management committee, etc. That is the reason, I say that they have so loosely worded the Bill that they can improve the situation as they gain experience in due course of time. We have had a bitter experience. When you appoint directors, bureaucrats will be appointed; they do not understand rural problems. Many of us are from villages and we understand rural problems. We require expertise for the rural areas. What kind of expertise is required in these areas is a question to be understood from the farmers' point of view. Therefore, when you appoint Directors or when you appoint Members to the Committee, you please look to this small fact, whether they are suited for that particular post. If you take a Punjab man and post him to Tamil Nadu, I am afraid he will not do the job satisfactorily. Similarly, if you take a man from Kerala and post him to Bihar, he will not be able to understand the problems of the place. So, it is better to take people from the local areas and inject them into these committees or Boards and develop the area concerned.

When you want to develop these banks with the help of co-operatives, I remember the sad experience I had. It was in one of the Southern States. I would not name it. They publicised that they would help co-operative unions. A Drivers' Union approached them for some help and they were asked to contribute a sum of Rs. 10,000 which they instantly did, but the Bank is not coming forward with its promised help. All the time they state that they are studying the matter. This is a typical bureaucratic attitude and if that is also followed in this Bill, I am afraid, we will never achieve the aims for which this legislation is meant.

So, I would request the hon. Minister to say—I will be failing in my duty if I do not say that—whether he is contemplating Pondicherry and other Union Territories to be covered by this legislation. He said that they have already fixed five banks and that two more banks are coming up. I hope the Minister will see that the Union Territory of Pondicherry is also included in one of the 15 Banks which are contemplated.

**SHRI B. K. DASCHOWDHURY** (Cooch-Bihar): I welcome this particular measure and the Bill brought forward by the hon. Minister. No doubt many hon. Members have spoken in favour of the Bill barring one or two who have expressed their opinion in the reverse direction.

What I find from the Bill is that the main thing has been missed. Why are we coming to-day with this new idea of Regional Rural Banks? It is because for so many years we have been seeing the various aspects of the in-built operations of the financial institutions meant for these people for whom this Bill provides for. What are those? Recently, after nationalisation, some of the banks were asked to have branches in rural areas. Then in rural areas we have the co-operative institutions. Then, there is the Agricultural Refinance Corporation. The sum total of all this is that we are not yet in a position to get even 20 per cent benefits to those for whom it is meant. Having regard to the fact that this is the basic rationale of having Regional Rural Banks, the Government has now come forward with the idea which I welcome, to have a sort of a *via media*, not on the basis of the co-operations, not on the basis of the commercial banks, but in between these two. It will have the merits of the co-operative banks. It can go easily to the rural people, the agriculturist, the artisan, etc., and also it will have a

[Shri B. K. Daschowdhury]

certain commercial expertise. Why are not our co-operative institutions, the Agricultural Refinance Corporation and other so-called institutions in the line in a position to satisfy even to the extent of 20 per cent of the needs in this regard? The basic reason is we have certain operational difficulties or drawbacks either in the co-operatives or in the other institutions. They want a sort of security against the money advanced or some capital invested. Even in the co-operatives they have stipulated certain formulations. But our concern is the poor people. Unfortunately, all these small and marginal farmers in the country, about 70 per cent of them, are really poor people and these are the people who, according to the Planning Commission, are living below the poverty line. It may come to 40 or 45 or 50 per cent of the total population. In some States, it will be more. But what should be our approach? Our approach should be whether we can just lend some amount of money for productive purposes either to particular artisans or to group of agriculturists or individual agriculturists or farmers without having any security. The question is whether giving of loans or some financial assistance to those people should be asset based or it should be on the basis of its own productive products? When a poor agriculturist goes to the rural bank, the question is asked whether he has land. Often, he says, "I am a landless labourer, I have no land, but I can put forth labour." This labour must be utilised for the productive purposes in order to rejuvenate national economy. That is the basic idea.

I would like to emphasise that due consideration may be given to the in-built drawbacks of these institutions which we had so far. These in-built drawbacks must be removed. Those

drawbacks can be removed only if the process of this asset-based loan is given a go by.

Now I come to the question as to how to come forward with help. I can give a suggestion to the honourable Minister in this regard. There is an artisan. He may not have land or small securities. He can produce something with his own sweated labour. That daily sweated labour is worth Rs. 10. By his sweated labour he can produce a little raw material worth Rs. 20 or Rs. 30 in the market. This productive labour can be capitalised in the form of giving certain loans and assistance from these banks. That should be the idea. You can have a simple economic theory. Suppose 'C' is the capital. Capital is equal to the economic value of the product plus this labour and the product coming out is multiplied by his own value. To that extent loan can be given to the persons without assets.

Sir, this is a new idea. I would only expect the hon Minister to come forward with this, promises. Now, how to implement it? This facility should be extended not only to Pondicherry, but it should be given in all the districts—not only where these regional rural banks are, but also in all the notified backward districts in the country. I mean to say this facility should not be limited to those which are earmarked for special subsidy, but to other districts as well, the number of which is 184. 184 branches should be opened. For example, I would say, in my district which is a backward one, such facility should be given.

I would give another idea to the hon, Minister through you. It is a new line of thinking. It is good by and by you are trying to have a sort of control over this whole production and at the same time you see that our national

economy prospers. We have a number of commodity boards, such as Tea Board, Coffee Board and so on and so forth. Also you are having a sort of Tobacco Development Board. For all this plantation, it is better to canalise Government finances. Our finances should run through proper channels. I would request the hon. Minister to consider whether we may have a sort of Plantation Banks so that all plantations of the cash crops might be financed through the Plantation Bank. We can directly go to the producers of various forms of plantations.

With these words, I thank the hon. Minister very much and I hope that this facility should be extended as far as possible keeping in mind what ever difficulties we had in the co-operative sector or might have cropped up here.

MR DEPUTY-SPEAKER I think the House earlier agreed that the Minister will reply at 3 P.M. I have a long list from the Congress party. I will try my best to accommodate as many as possible within this half an hour, but I would request them to confine to five minutes, so that more can have an opportunity to speak. I can only pick and choose in a situation like this.

SHRI DARBARA SINGH I know that you know so much of agriculture that making a short speech is a difficult task for you.

श्री दरबारा सिंह (होशियारपुर)  
उपाध्यक्ष महोदय, यह रेब्यूशनरी काम करने के लिए मैं मिनिस्टर साहब को मुबारकबाद देता हूँ। मैं यह बात इस लिए कहता हूँ कि हम से पहले रुपये का बहाव शहर की तरफ था। सब कामर्शल बक्स शहरों के बड़े बड़े पूँजीपतियों को खपवा देते थे। अब उस सरमाये का कुछ हिस्सा गाँवों में जायेगा, और उन

लोगों के पास जायेगा, जो प्रोडक्शन को बढ़ाने वाले हैं। इस कानून का यही एक माँ है।

हम यह नहीं कहते कि 20-पायट प्रायाम कोई भगवान गीता है, लेकिन हम के इम्प्लीमेंटेशन के लिए जो कदम उठाया गया है उसका हमें सराहना करनी चाहिए। पहले छाटे आदमों का कर्जा मिलने का कार्ड सबाल ही नहीं था। हम लाग कई मालो से इस हाउस में कहते आ रहे हैं कि देहात में होने वाला स्माल फार्मर्ज लडलैस कर्टीवेटर्ज और टिनाटम की तरफ ध्यान दिया जाये, जिनको बड़े बड़ जागीरदार और मरमायादार कज देने हैं और बाडिड लेबर की शकल में, या किसी और शकल में अपने नीचे दवाये रखते हैं।

यह ठीक है कि कामर्शल बैंक्स बहुत तेजी से और एफिसेसी में काम कर रहे हैं। लेकिन नान-रेजिडेंट्स के लिए फरेन एक्मचेज में अपना हिमाब खालने के लिए कोई सहूलियत नहीं दी गई है। मैं दो माह के लिए बाहर गया था। लोग लाखा पीड और डालर यहा भेजने के लिए तैयार हैं लेकिन उन के लिए कोई सहूलियत नहीं है। गवर्नमेंट ने इस बारे में कदम उठाया है, लेकिन नीचे बैंक वाले इस तरफ ध्यान नहीं देते हैं। देहात में यह जा काम शुरू किया गया है, उस में यह फारेन एक्मचेज का खपवा बहुत मददगार साबित हो सकता है।

पहले विलेज लेबर के लिए पैसा देने का कोई सबाल नहीं था। हम ने कहा था कि फसल के एग्रेस्ट उसकी कर्जा दिया जाये। चूँकि इस तरफ ध्यान नहीं दिया गया, इस सि 1973 और

## [श्री बरबारा सिंह]

1974 में फूड प्राइवकेशन में कमी हुई। यह जरूरी है कि हम उन लोगों को कर्जा दें, और तैयारी से दें, ताकि वे अपनी प्राइवकेशन को ज्यादा बढ़ा सकें। मार्केट में सब से पहले बाल लाने वाला स्माल फ़ार्मर हाता है। अब उन लोगों को तैयारी से मदद देनी चाहिए।

मैं यह भी कहना चाहता हू कि इसके लिए हाई रेट न रखा जाये बल्कि साधारण रेट रखा जाये। यह भी जरूरी है कि कोऑपरेटिव मबिस का एक कम्प्लेक्स बनाया जाये, जहा से उन लोगों को इनपुट्स और टूल्स की सविस मिल सके। अगर उन लोगों को ये चीजे मुहैया नहीं की जायगी, तो इस रुपये का यूटिलाइजेशन ठीक तीर पर नहीं हो सकेगा। इन लिए सरकार को ऐसे कम्प्लेक्स बना कर छोटे किमानों और टिनाट्स की सब जरूरियात को पूरा करना चाहिए। जहा तक स्पोर्ट्स गेम्स का मामला है - टिमरज की भी कुछ न कुछ पैसा दिया जाये। आज हालत यह है कि अनएम्पलायड लाभ शहर की तरफ भागते हैं। अगर सरकार उन को शहर से वापस देहात में लाना चाहती है, तो उन के लिए देहात में एनशाई इनकम का इन्फ़्राम करना होगा, और वह तभी हो सकता है, जब कि ऐसे कम्प्लेक्स बनाय जाय। मैं मानता हू कि हमारा काम है। हम के लिए और रुपये की जरूरत है। लेकिन यह शुरुआत बहुत अच्छी है और इस के लिए मैं मिनिस्टर द्वारा को बधाई देता हू।

पता नहीं, बोर्ड आफ डायरेक्टर्स और एग्जिक्यूटिव में क्या से लीग ला कर हम पर लाद दिये जायेंगे। हम नहीं चाहते कि शहर के मजदूर हुए लोग, जो इन वक़्त कर्जा नहीं देते हैं, जिन में जनसभ अभी भी कायम है, हम पर लाद दिये जाय, और वे हमारे काम को भी इनना ख़राब कर दें कि गांवों के लोगों को कर्जा न मिल पाये। प्रासीडर का इनना लिम्बोफ़ाई करना चाहिए कि अगर आज किसी ने कर्जा दें, तो एक हफ़्ते में उस का वेरिफिकेशन हो जाये और कर्जा मिल जाये। अगर ऐसे हालात आप पैदा कर सकें तो बड़ी अच्छी बात है। उनके साथ साथ बोर्ड आफ डायरेक्टर्स के सम्बन्ध में यह कहना चाहूंगा पचायती राज आप यहां कहते हैं बड़ा अच्छा है, बड़ी अच्छी चीज है, लेकिन बाहर उसका गला घोंटा जा रहा है। डिमंडलाइजेशन जब आप चाहते हैं तो डिमंडलाइजेशन में आप उन लोगों को लीजिए जो लागू चुन कर आए हैं, वह कोऑपरेटिव में हों, लेबर कोऑपरेटिव में हों, या कहीं और से हों, उन में से जो नीच के वर्ग के हों उन को ही लीजिए न कि वही स आप लीजिए। यह जितना एग्जिक्यूटिव हो वह वहा से टूट कर के उन को लीजिए न कि हम पर आप दाजिए। इन अफ़ेज के साथ मैं इसका समर्थन करता हू।

SHRI VASANT SATHE (Akola).

Mr Deputy Speaker, Sir, I would like to make only two suggestions. The first suggestion that I would like to make is thus While we were thinking of having these rural banks, we decided to abolish the existing banking arrangements in the rural areas. We wanted to do away with the money-lenders. We always cried that the capitalist system should go. Unless

you have an alternate system and unless it is adequate enough, how can this be done? For traders, don't have alternate system. If you do not have a substitute arrangement how can you abolish the moneylenders? If you do not have a substitute arrangement, then the remedy becomes worse than the disease. Therefore, sometimes I felt that we should have tried in some form to rationalise and discipline the existing system itself. Anyway, that is a larger issue and I am not going to trouble the Minister.

As far as this system is concerned, you must have adequate number of banks and branches in the rural areas if you really want them to be effective. But, then the help that should be given to the people should be in kind. My friend, the hon Finance Minister will say that he is a banker and he is only concerned with giving money. But, we as Government, cannot adopt such an attitude and act in water-tight compartment. I therefore suggest that you should have an arrangement by which you may link that with other arrangements. If you want to give any help do that in kind rather than in cash. After all, what does an agriculturist need? You are not giving them the help which they are going to use for marriage and other purposes. You are going to help him for developing the inputs of agriculture. The help that you want to give him should be in kind. If you want to help a landless labour, let him have a buffalo, cow or give him help for development of poultry. You may help him through the machinery that you may have. I know what used to happen in the matter of giving taccavi loan and things of that sort. There used to be some mischief being played in the matter of giving taccavi loan. If you want to help him, please do that in kind as it will be a productive help. If he is an artisan, help him in getting the raw materials; if he is a craftsman, give him help in getting the raw material such as leather, etc.,

Similarly, if he is a smithy, give him the help in kind and not in cash. In rural areas try to help them through cooperatives of their own in kind. If this is done that would be better. This was a major suggestion that I wanted to make. My last suggestion is this: this has been repeatedly made by my other hon. friends. I endorse that. That is, the board of directors must essentially be from those and from amongst these whom we are trying to help.

**श्री नवल किशोर सिन्हा (मुजफ्फरपुर)**

उपाध्यक्ष महोदय, इन विधेयक को मैं आर्थिक मक्ति का एक संदेश मानता हूँ घोषित जनो के लिए। जो राजनीतिक दासता को दूर करने के लिए लड़ाई शुरू हुई थी और जिसका दूसरा पक्ष धाज उत्रागर हो रहा है आर्थिक दासता को दूर करने के प्रयत्नो मे यह उस का एक अंग है। इनना समय नहीं है इस विधेयक के प्रत्येक पहलू पर रोशनी डाली जाय। और उसकी जकूरत भी नहीं है, क्योंकि मेरे बहुत से मित्रों ने बड़े अच्छे विचार इस सम्बन्ध मे प्रकट किए हैं। मैं सिर्फ अपने अनुभव से माननीय मंत्री जी को एक सुझाव देना चाहता हूँ और एक प्रश्न पूछना चाहता हूँ। मैं जानना चाहता हूँ क्या इन प्रादेशिक ग्रामीण बैंको का अपनी कोई विस्तार सेवा भी होगी? कोई प्रमोशनल सर्विस, कोई एक्सटेणशन सर्विस इनकी हांगी या नहीं? क्योंकि मेरा तर्जुबा है कि हमारे देश में बैंको के राष्ट्रीयकरण के बाद जो बैंको का विस्तार हुआ है उसने बैंको के विदाधिकारियों और कर्मचारियों को कोई दिलचस्पी अपने काम को घाने बढ़ाने में नहीं रही है। यदि यह जिम्मेदारी प्राप्त करने ऊपर नहीं देने तो इन प्रादेशिक ग्रामीण बैंकों को भी वही अवस्थानी होगी

[श्री नवल किसान सिन्हा]

जो दूसरे बैंको की हुई है। इसलिए मैं सुझाव दूंगा कि इस बिलेटेड भावर में भी अगर माननीय मंत्री जो एक क्लॉज जोड़ दें कि रूरल बैंक का अपनी प्रमोशनल सविम, अपनी एक्सटेंशन सविम रखनी ही पड़ती तो बहुत अच्छी बात होगी।

दूसरी बात मैं यह कहना चाहता हूँ कि मुख्यतः यह जो विधेयक है वह लघु और सीमांत किसानों के लिए है। मैं जानना चाहता हूँ आपने क्लॉज (18) में बड़े "पटिकुलरली" क्यों लिखा है। इसमें जो आपने शब्द पटिकुलरली लिख दिया है वह बड़ी भ्राति उत्पन्न करेगा। आज आप भले ही इस बात को न मानें लेकिन व्यवहार में इससे आपि पैदा होगी। भ्राति इस तरह से आयेगी कि जब भी आप रूरल बैंक को कहेंगे कि अपने काम का आगे बढ़ाओ तो वह जल्दी से जल्दी रूपया बाटना शुरू करेंगे जिसकी भी मुनासिब समझेंगे लोन दे देंगे। इसमें लघु और सीमांत किसान उनके लाभ से वंचित होंगे और बड़े किसान उसका लाभ उठाने की स्थिति में आ जायेंगे। इसलिए मेरा सुझाव है कि सेक्शन (18) में "पटिकुलरली" को हटा कर उसके स्थान पर 'सीमांत' रखना चाहिए।

तीसरे—सेक्शन (8) में आपने लिखा है कि जो परिषद् होगी, प्रबन्धक बोर्ड वह बिजनेस प्रिंसिपल्स पर और पब्लिक इन्स्ट्रुमेंट्स में काम करेगा। पब्लिक इन्स्ट्रुमेंट्स वाली बात ठीक है लेकिन बिजनेस प्रिंसिपल्स का क्या मतलब है? बिजनेस प्रिंसिपल्स के माने यह होते हैं कि कोई लोन एंसा न हो जो अनसिक्योर हो। आप आर्टिकल 8 को भी लोन देना चाहते हैं। आर्टिकल का नाम आपने लघु

और सीमांत किसानों को प्रदान रखा है। अगर आप आर्टिकल को पर्सनल सिक्योरिटी पर लोन नहीं देंगे तो उनको लोन कैसे मिल सकेगा? बिजनेस प्रिंसिपल्स में, जहां तक मैं जानता हूँ, आज तक पर्सनल सिक्योरिटी पर लोन देने की कोई व्यवस्था नहीं है। इसके लिए आपको नयी पद्धति कायम करनी पड़ेगी तभी वह लोन पा सकेगा।

एक बात और है। इस बैंक को आप किस तरह से खोलेंगे, यानी कहा पहले खोलेंगे और कहा बाद में खोलेंगे? इसका विचार आपने अपने मन में रखा होगा और इस के आदेश भी आप जारी करेंगे। मेरा सुझाव है कि इस देश में बिचाई की योजनाओं को लेकर जो एरियड डवलपमेंट एथॉरिटी बनी है जो कि सतुलित योजनाओं के साथ 25-26 इंच देश में होगी या एस एफ डी ए और एम एफ एल के जो 87 ब्लॉक्स पहले बने थे—उन क्षेत्रों में यदि हम योजना को पहले लागू करेंगे तो उसका एक लाभ यह होगा कि वहां पर बैंगिक इन्फ्रास्ट्रक्चर बनाने की आवश्यकता नहीं पड़ेगी। यदि हमारे एरियाज में करेंगे तो वहां पर बैंगिक इन्फ्रा स्ट्रक्चर पहले बनाना पड़ेगा। यदि आप ऐसा नहीं करेंगे तो लघु और सीमांत किसानों तक इस देश में पहुंचना बड़ा मुश्किल है। डार्ड और पांच एकड़ वालों तक पहुंचना और वास्तविक रूप में उनकी मदद करना—इसके लिए जरूरी है कि जिन क्षेत्रों में आपका काम पहले से चल रहा है जो एरियाज आइडेंटिफाइड है वहां पहले इसकी शुरुआत करे। वही निश्चित रूप से तत्काल उनकी महायता इस परियोजना के अन्तर्गत कर सकते हैं, अन्यथा मुझे शक है यदि

इन बातों पर विचार न किया गया था इनकी वही हालत होगी जो राष्ट्रीयकृत बैंकों की हुई। इन राष्ट्रीयकृत बैंकों के द्वारा लाखों सीमान्त किसानों की मदद करने की कोशिश की गई, कारीगरों की मदद करने की कोशिश की गई, उस से हमारे सामने जो बाधाएँ आईं वैसी ही बाधाएँ यहाँ भी आयेंगी।

**श्री रामदेव सिंह (महाराजगढ़)**  
उपाध्यक्ष महोदय, यह जो रीजनल बैंकों की स्थापना की बात चल रही है, मुझे इस के सम्बन्ध में दो-तीन बातें निवेदन करनी हैं। सब में पहली बात तो मुझे यह कहना है कि इस समय जो बैंक गावों के लोगों को ऋण देने के लिए काम कर रहे हैं यदि आप उन के कार्य-कलापों की देखेंगे तो आप पायेंगे कि उन की गति कुछ नहीं है। उसी तरह से जब वे रीजनल बैंक खुलेंगे तो यह स्वाभाविक बात है कि उन का कहीं पर मुठभार जय बनेगा। तब जैसा नवल किशोर बाबू ने कहा कि जा विहाम प्राधिकारी हैं, उन के दफ्तर के नजदीक इन के कार्यालय हों, ऐसी स्थिति में हमारे जा माजिनल किसान हैं वे तो गावों में फले हुए हैं, तब क्या उन को 100 बील या 150 मोल में आप के दफ्तर में आना सम्भव होगा? मेरे विचार में तो यह बड़ा मुश्किल होगा। इस लिए मेरा यह सुझाव है कि उन बैंकों के खोलने के साथ ही आप को उन को शाखाएँ भी तुरन्त देहातों में खोलनी चाहिए तभी आप किसानों की उन का लाभ पहुँचा सकेंगे। अगर ब्रान्च नहीं खुलेंगे तो कोई भी लाभ छोटे किसान और सीमान्त किसान का नहीं होने वाला है।

**दूसरी बात—**आज जो सूद की दर चल रही है—वह 17-18 परसेण्ट हो गई है। कोआपरेटिव के माध्यम से

भी जो लोन दिया जा रहा है, उस लोन पर भी इतना चार्ज करने लगे हैं। अगर सूद की दर को कम नहीं किया गया तो किसी भी तरह का लाभ इन छोटे किसानों का नहीं होने वाला है। इसलिए सरकार को यह निर्णय भी लेना है कि अल्प से अल्प हम कितना सूद ले सकते हैं और उसी दर पर हम क्या-क्या किसानों को उपलब्ध करायें। आज जो सूद कार्मशियल बैंक, कोआपरेटिव बैंक किसानों में ले रहे हैं, उस से कम सूद पर आज महाजन से किसानों का पैसा मिल जाता है। यदि आप महाजन के चालू से किसानों को छुड़ाना चाहते हैं तो सूद की दर कम कीजिए।

**तीसरी बात—**आज आप खेती के विकास के लिए किसानों को या छोटे-छोटे कारीगरों को अपने धन्धा करने के लिए पैसा जुटाने हैं। मान लीजिए किसी किसान ने अपनी खेती के लिए आप में पैसा लिया तो आप उसे वह सहायता काइण्ड में देते हैं खाद के रूप में या बीज के रूप में देते हैं। मेरा देहातों का अपना यह अनुभव है—मान लीजिए उसी समय उस का लडका बीमार हो जाता है या उस का लडका भ्रष्ट कर उस में कालिज की फीम भागता है, तो वह बैंचारा उस पैसे को जुटा नहीं पाता है और वह खाद बेच कर फीम दे देता है। इस तरह में जिस परपज के लिए वह लोन मिला था, उस के लिए उस का उपयोग नहीं हुआ। इस लिए मेरा कहना है कि खेती या काम-धन्धे के लिए लोन देते समय आप को उस की दूसरी आवश्यकताओं का भी ध्यान रखना होगा, उस के लिए भी सहायता जुटानी होगी, जिस से कि वह पैसा दूसरे काम में खर्च न हो जाय। इस काम के लिए भी आप को अपने पास प्राबीजन करना होगा। यदि आप ऐसी व्यवस्था कर सकेंगे तब

[श्री रामदेव सिंह]

तो ये बैंक सकल होने और किसानों को इन का लाभ पहुंचाना, अन्यथा आज जो स्थिति है वह किसानों से छिरी नहीं है। अभी कल ही एक योजना मुझे मिला, जिसने सरकार की योजना के अन्तर्गत कैमिस्ट का दवाखाना खोलने के लिए पंजाब नेशनल बैंक के पास एप्लीकेशन दी, डेढ़ वर्ष हो गया कुछ नहीं हुआ, कहा जाता है कि मकान या दूसरी कोई सिक्योरिटी दा। जब कि योजना में है कि ऐसे लोगों को अलग से कोई सिक्योरिटी या गारन्टी नहीं देना होगा। फिर भी उसे सिक्योरिटी और गारन्टर देने के लिए विवश किया जा रहा है, और बूँक वह दे नहीं पा रहा है इसलिए उसको कर्ब डेढ़ साल से नहीं मिल पा रहा है।

इन सबों के साथ मैं अपनी बात समाप्त करता हूँ।

SHRI CHAPALENDU BHATTACHARYYA (Giridih): Mr. Deputy-Speaker, I welcome this Bill, although I agree that in the context of the rural credit survey report and estimates and guess estimates of rural indebtedness it does not go very far. But even an 8000 kilometre journey starts with the first step and this is a first step in a healthy direction. There are many agencies to look after credit in the rural areas: co-operative credit, credit from the nationalised bank sector circumscribed within ten mile limit or so, agricultural refinance corporation which has not made its impact felt in the countryside yet, the SFD and other agencies. I should suggest that there should be much greater co-ordination among those agencies if we are to make an impact of the order which is required by the circumstances of the situation and this has become altogether overdue.

As regards parameters, the extrapolation of Rs. 18,000 crores credit which you are going to pump into the countryside by 2000 AD or an agricultural production which you propose to increase from 115 million to 200 million or so during that period, the parameters the exercise in drawing macrodynamic econometric models is all right. But here and now the position is grim. The village people have been cut off from the channels of credit which they were accustomed to and the vacuum has to be filled up quickly. From that angle fifty rural banks do not go far. I should suggest that concentration should be made in those areas which are not covered by marginal farming schemes, medium farming schemes or other schemes whatsoever. It is particularly those places which have to be attended to first in selecting the location of regional banks... (Interruptions). I should suggest that this concept of credit for the agricultural sector should be linked up with the larger concept of our energy. What are you going to do with gobar gas plants, windmills and things like that. Rural banks can come forward, supported by nationalised banks to make a start which will have a long range effect, healthy effect on our economy.

MR. DEPUTY-SPEAKER: That is something much bigger.

SHRI CHAPALENDU BHATTACHARYYA: No, Sir, Rs. 2,000 will get you a gobar gas plant to start with; if fifty regional banks start each supporting ten, it will spread quicker.

MR. DEPUTY-SPEAKER: Your five minutes are over.

SHRI CHAPALENDU BHATTACHARYYA: In stenographic language, I suggest that we require soft loans. Government is getting soft loans from international agencies all the time and in various forms. We have to give soft loans to these farmers and

because of that the employees of the rural banks must be content with getting lower salary grades.

MR. DEPUTY-SPEAKER: Please conclude now. Shri N. C. Parashar.

SHRI CHAPALENDU BHATTACHARYYA: I support the Bill.

PROF. NARAIN CHAND PARASHAR (Hamirpur): Sir, I rise to support this Bill. I have only to make two suggestions.

The regional rural banks are being established with a specific purpose. After getting experience of other bigger banks, the Government has thought of this type of banks. Moreover, the cooperatives have also offered goods. So, the regional rural banks are coming up. But I want to request the hon. Minister to pay particular attention to the recruitment of staff to these rural banks because if we refer to the report of the Banking Commission, we will find that the recruitment to the nationalised banks has been a dark record of personal favouritism, casteism and all sort of things. So, we want that in this new rural banks, these things should not come up and the persons appointed there must have a rural background. They must know that the banks which they are going to serve are going to be expanded in the future days. The report of the Reserve Bank of India for the year 1974-75 suggests that there are certain under-banked States. This is worked out on the basis of population as to how many thousands of people are being served by one branch bank. The population is not the right criterion. We must also take area and the distance into consideration. In States like Tripura, Manipur, Meghalaya and Himachal Pradesh, people have to walk for miles to get the facilities of the banking because those States are not thickly populated. Though in Himachal Pradesh there

are 181 branches of the other types of banks which means for every 19,000 people there is a branch, the distance to be travelled by a man may be larger for getting banking facilities. Whereas in Punjab for every 14,000 people there is a branch of the bank and the population of Punjab is three to four times more than that of Himachal Pradesh.

Sir, I want to support the point of view which was evolved by Sardar Darbara Singh that the Panchayati raj institution must be involved in the rural banks. There must be a system in which the policy of sanctioning loan must be effected in co-operation with the people who are serving in the villages. If the bureaucrats overpower this also, the tragedy would be that one day these banks will fall in the same manner as the other banks. So, I suggest that the Members of Parliament, members of the Panchayat Samitis and the Notified Area Committees and the Chairmen of the local Municipalities must be associated in one way or the other in the evolution of policy of sanctioning loans.

In April 1973, 206 Members of Parliament, all from the Congress Party, submitted a memorandum to the then hon. Minister for Finance; Shri Chavan, representing that the policy of sanctioning loans is very defective and it must be radically changed and also the policy of recruitment of staff to the banks should be changed. I would request the hon. Minister to see that this point is also taken into consideration and that the under-banked States are given preference and also the regional rural banks are given a rural touch in the management, recruitment of staff to these banks and in sanctioning of loans.

SHRI M. RAM GOPAL REDDY (Nizamabad): Sir, kindly consider granting half-an-hour more for discussion on this bill.

MR. DEPUTY-SPEAKER: Ask your Minister for Parliamentary Affairs.

THE MINISTER OF STATE IN-CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE). Mr. Deputy Speaker, Sir, I am grateful to the hon. Members. At least one thing is evident that quite a large number of hon. Members have already participated in the discussion and many more want to participate in the discussion. This indicates that the provisions of the Bill are interesting to them. Sir, while introducing the Bill, I tried to outline the necessity of bringing this piece of legislation. There is no denial of the fact that for quite sometime we are working on the rural credit problem and more so rural indebtedness and when the 20-point economic programme was announced by the Prime Minister on 1st July, 1975, immediately thereafter, the Finance Minister announced that in order to take care of the problem created by rural indebtedness and to cope with the situation and to fulfil the new measures which have come in the way of declaring moratorium or liquidity of the rural indebtedness, regional rural banks will be established. Some hon. members have said that compared to the magnitude of the problem, the effort we are making is quite insignificant. I would not go into the quantum of the performance or enter into a controversy about the figures. One thing is clear. By the end of 1978-79, the short term credit requirement in the rural areas would be of the order of Rs 3000 crores. How do we meet it? The existing institutions like cooperatives and rural branches of commercial banks at best can take care of Rs 1700 to 1800 crores. So, there is a big gap to be bridged. The establishment of regional rural banks is just one step to bridge it partly if not fully.

15 hrs.

What has been the achievement of the commercial banks in the field of

agriculture with reference to their expansion in the rural areas? On the eve of nationalisation, the total number of rural branches of commercial banks was 1839, i.e. 22.4 per cent. After six years, in June 75, the figure rose to 6800 or 36.3 per cent. It is the accepted principle of the nationalised commercial banks that if 100 new branches are opened, 48 should be in the rural areas. I am not saying this just to impress the performance of commercial banks in the agricultural sector. This sector was absolutely neglected and some improvements have taken place since nationalisation. At the same time, I do admit that much more remains to be done. The same is the case with regard to the number of accounts. Before nationalisation the number of accounts operated in the agricultural sector was 1.0 lakhs. After six years, it rose to 23.9 lakhs. The amount rose from Rs. 162 crores on the eve of nationalisation to Rs. 768 crores after six years. In spite of that, the gap is there. To bridge it partly, this scheme of regional rural banks is coming.

The logical question that arises is, what are the criteria for opening rural banks? We have made out certain general principles on the basis of which they will be opened. Each nationalised bank will be entrusted with the opening of at least one such bank. At the same time, it would be our endeavour to see that at least one regional rural bank is opened in each State. I do admit, so far as criteria is concerned, that according to the number of people, certain States may be termed as well served areas, certain others are moderately served areas. At the same time, there may be certain pockets, certain areas and certain districts, even in the so-called well-served areas where special attention is required to be taken. That is the reason why we are emphasising that there will be one rural bank at least in one

State. At the same time, it has to be kept in mind that the rural bank is just a supplementary institution. There are cooperative agencies and where the cooperative banks and cooperative institutions are powerful, much of the job of the rural bank could be done by the cooperatives. When we had the meeting of the State Chief Ministers some time in August, 1975 at least two State Chief Ministers explained the position in their States and the level of development of cooperative movement. Therefore, we can have regional rural banks in these areas some time later, on identifying the suitable place and location.

Now the question is why we are selecting 50. Of course, 50 is not a golden number that it can neither be reduced nor increased. According to exigencies of requirements, the number may go up and the number may go down. The same is the case with the branches. If required, it can go up to 100 or it may be less than 100 or it may be 50. That may depend on the actual requirement and the situation under which they will be functioning.

So far as the present scheme is concerned, Mr. Deputy-Speaker, Sir, we have entrusted one regional rural bank to take care of one district or two districts and in rare cases it may be three districts. While making observations while introducing the Bill. I pointed out that already regional rural banks have been established and a few more are likely to come up by the end of March, 1976 and we hope to fulfil our target by the end of March, 1977. In this connection, Sir, certain hon. Members wanted to highlight about the inclusion of local representatives in the Board of Directors of the regional rural banks. We have objected to the scheme firstly because of the reason that after all, these are rural banks and these are not agencies to give subsidy. These are to run efficiently and in each and every bank certain com-

mmercial elements would go there and, therefore, the board of management and board of directors should be professionalised and it should consist of experts. Even at the initial stage if we want to have elected representatives therein either in the form of elected representatives from the Kisan Sanila or from such organisation. I think the objective of the Bank will not be fulfilled. At the same time, I can assure the hon. Members that even in the board of directors of the present commercial banks, we do nominate experts from agriculture and from other fields of life whose services would contribute in furthering the interest of the bank. Therefore, at the present stage, there is no bar to nominate experts from their localities in the board of directors. Scope is there; but just to suggest that a certain number of people will have to be taken from one organization or the other, would only complicate the situation. Another question has arisen in that context, viz why we are suggesting deliberately that the pay-scales of the staff in the rural banks would be different from those of the other commercial banks. Sir, the reason is obvious. There is no denying the fact that the particular pay-scales in the banks' service and recruitment are to some extent responsible for our not getting sufficient number of people to man the rural branches of these commercial banks. Quite a large number of the rural branches are not manned properly; and sometimes, even when they are, either the managers or the staff officers want to go immediately back from those rural areas; and they try to get transferred to certain city or urban branches. Therefore, this is a point which we shall have to keep in mind. Secondly, in these types of institutions, we want to associate our State Governments in a bigger way. That is why we have suggested that they will take part in the share capital also. 15 per cent of the share will

[Shri Pranab Kumar]

go to the State Governments. They will have their own nominees in the board of directors, apart from those of the Central Government and of the sponsoring banks. Therefore, they have to function with the close cooperation of the various developmental agencies set up by the State Government, i.e. with the block development officers and people in the Extension services.

**SHRI VASANT SATHE.** Is the pay-scale going to be higher in the rural banks?

**SHRI PRANAB KUMAR MUKHERJEE:** No.

**SHRI VASANT SATHE:** Then, how is the purpose going to be served?

**SHRI PRANAB KUMAR MUKHERJEE:** The pay-scale will be at par with that of the State Government employees functioning in that particular area. For example, I may say that the pay-scale of the branch manager of a particular block, or a particular area will be equal to the scale of the BDO, similarly the pay-scale of the clerks will be at par with the State Government employees in similar organizations. Otherwise, there will be a chance of there being a distortion; and it may not be possible for us to involve those types of people in the way we would like to do. At the same time, various State Governments have suggested on this particular point, that it may not be possible to have a better type of coordination if the branch manager gets 4 times the salary of the local SDO or BDO. It is not theoretical; it has happened in practice. Many times, in practice, some sort of an ego and some undesirable ideas come into the minds of the bank officers and bank managers; as a result, a better type of coordination is not evolved. Therefore, we wanted to see that the people will be recruited as far as possible from the local area. There is no denying the fact that the local people, if recruited, would understand the

local situation much better. Therefore, I agree with the suggestion of the hon. Members that in order to man the rural banks, we shall have to recruit as far as possible people from the area concerned, because they will have a first-hand knowledge about the social and economic problems of that area. But regarding the senior officers, of course we shall have to recruit them through the Banking Service Commission which will recruit people for the commercial banks also. But regarding the recruitment of other types of people, we shall have to recruit from the local personnel, as far as possible. And in regard to the present capital structure, I would like to add only one more point. Hon. Members had asked: "How far would you be able to meet the requirements, if your paid-up capital is only Rs. 25 lakhs and the total capital is Rs. 1 crore?"

The hon. Members would agree with me that the resources of a bank do not depend on its paid up capital, it depends on its deposits. Therefore, if these banks are in a position to mobilise resources, mop up local resources, I do not think the fact that the paid-up capital is only Rs 25 lakhs would stand in the way of the functioning of these banks or their expansion.

During the course of his speech, Shri Mohanty, made one observation that a particular branch in Haryana was opened on the 2nd October 1975 but no work was transacted

**SHRI SURENDRA MOHANTY:** What I said was that it was ceremoniously opened on the 2nd October 1975, but it did not function till November.

**SHRI PRANAB KUMAR MUKHERJEE:** I would like to correct his information. I do not say that he gave this wrong information deliberately, but he was wrongly briefed. This particular branch was opened on the

2nd October 1975 in Bhiwani Now the deposits total Rs 43,424 and disbursements Rs 2,49,227

**SHRI SURENDRA MOHANTY**  
Sir, he has not answered my point

**SHRI PRANAB KUMAR MUKHERJEE** If I remember correctly, he said that though this branch was opened it did not function I am saying that it is functioning I do not know whether it function only from the 1st of November but he said that it did not function

**SHRI SURENDRA MOHANTY**  
I did not say that

**SHRI PRANAB KUMAR MUKHERJEE** The total disbursements amount to Rs 2,49,227, small and marginal farmers is 50 and rural artisans 103 Even if it had been opened on the 2nd October and started functioning on the 1st November these are the figures This is not today's position but the position as it obtained a few days back So, one can come to the conclusion that the performance of this particular rural bank is not as bad as tried to be depicted by Shri Mohanty. (Interruptions)

**MR DEPUTY-SPEAKER** The debate should not degenerate into a type of warfare between two members Whatever you have said is on record and what he has said is also on record People who read the record will draw their own conclusions If I allow this sort of thing then there will be no end to the personal controversies on the floor of the House

**SHRI PRANAB KUMAR MUKHERJEE** Another hon Member wanted to know whether the functioning of these banks will be on par with that of the commercial banks My submission is that the procedure would be much simpler which would be convenient for the local people Sometimes there is a complicated procedure in the functioning of the commercial banks, even in rural areas, so that the local people cannot take advan-

tage of these facilities In the case of these banks, the functioning procedures would be much simpler But all these details cannot be provided in the Act itself That is why we are providing them in the rules

Shri Das Chowdhury wanted to know whether the functioning of these banks will be too much security-oriented It is true that some type of security would be needed But, at the same time, procedure would be simpler We want to leave these things to be determined by the local officers in order to meet the local requirements They can frame rules to deal with these matters especially when they are dealing with artisans and landless labour even in the case of commercial banks the question of security does not come in Take the case of a loan to a share cropper What he is hypothecating is the crop which is yet to be harvested So that system prevails even now We would like to have that system extended more and more to the rural population.

With these words I would request the hon Members to pass this Bill unanimously

**MR DEPUTY-SPEAKER** In response to the request of Members I shall allow them a question each, but I shall confine myself to the list before me

**SHRI ANNASAHEB GOTKHANDI** (Sangli) Can the hon Minister assure the House that at least 50 per cent of these banks would be located in the drought prone areas of the country

**SHRI GIRIDHAR GOMANGO** (Koraput) May I know how many of these banks will be set up in tribal areas to provide them with institutional finance?

**SHRI ANANTRAO PATIL** (Khed) May I know in what way the art of commission and omission of the nationalised banks will be eliminat-

[Shri Anantrao Patil]

ed by the regional rural banks in their functioning in the rural areas as far as guarantee of security and staffing pattern are concerned?

श्री यमुना प्रसाद मडल (समस्तीपुर)

क्लाज 18 में जो "पटिकुलरली" शब्द का उपयोग किया गया है, मैं चाहता हूँ कि मन्त्री महोदय उन शब्द को वापस ले लें। दूसरा गिबदन मुझे यह कहना है कि जो मिक्स्ट फार्मस हैं जो खतों के अलावा दूसरे-दूसरे कामों में लाइए हैं, उनको भी इन बैंकों में सहायता मिलनी चाहिए।

SHRI PRANAB KUMAR MUKHERJEE It is not possible to give an assurance that 50 per cent of these banks will be opened in the drought prone areas. If they have the agricultural potential, we shall try to see how they can be accommodated.

The same is the case with establishing these branches in the tribal areas.

Regarding elimination of the acts of omission and commission of the nationalised banks, I have already answered this point.

Help will also be extended by these banks to the particular communities mentioned by Mr Mandal.

MR DEPUTY SPEAKER The question is

That the Bill to provide for the incorporation regulation and winding up of Regional Rural Banks with a view to developing the rural economy by providing for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas credit and other facilities particularly to the small and marginal farmers, agricultural labourers artisans and small entrepreneurs, and for matters connected therewith and incidental thereto, be taken into consideration."

The motion was adopted.

MR DEPUTY-SPEAKER. The question is

"That clauses 2 to 4 stand part of the Bill"

The motion was adopted.

Clauses 2 to 4 were added to the Bill.

Clause 5—(Authorised Capital)

SHRI K M MADHUKAR (Kerasaria) I beg to move—

Page 3 lines 17 and 18,—

for 'one crore' substitute "five res" (10)

इसके बारे में माननीय मंत्री जी ने जो बयान दिया है और माननीय सदस्यों के जो आश्चर्य हुए हैं उनका मैंने बहुत गौर में सुना है और मुझे बड़ा दुःख है कि लोग मन्त्री की जो कमेंट्स आफ ओपीनियन हैं, मगर कमेंट्स उसीके आधार पर हैं और यदि मन्त्री महोदय इनका कुबूल कर लेते हैं तो जाइस की मन्त्री हैं वह पूरी हो जायेगी। मैं समझता हूँ कि इसमें उनका कोई एतराज नहीं होना चाहिए। आपने इसमें एक करोड़ रुपये की पूंजी की बात कही है मैंने आपसे सलाह में पांच करोड़ रुपये का सुझाव दिया है। मैंने ऐसा क्या कहा है? ऐसा इसलिए कहा है कि बैंकिंग का फंक्शन हमेशा रिजर्वेशन पर निर्भर करता है। क्योंकि एक करोड़ की पूंजी इन रीजनल बैंक के लिए जो खल रहे हैं उससे काम पूरा नहीं होने वाला है, इसलिए इन पूंजी को बढ़ाया जाना चाहिए।

SHRI PRANAB KUMAR MUKHERJEE I have already explained that the paid-up capital or the authorised

capital does not relate to the viability of the bank. That is why I cannot explain it further.

MR. DEPUTY-SPEAKER: I shall now put Amendment No. 10 to the vote of the House.

*Amendment No. 10 was put and negatived*

MR. DEPUTY-SPEAKER: The question is:

"That clause 5 stands part of the Bill."

*The motion was adopted*

*Clause 5 was added to the Bill*

*Clause 6—(Issued Capital)*

SHRI K. M. MADHUKAR: I beg to move—

Page 3, line 26,—

for "twenty-five lakhs" substitute "one crore" (11)

Page 3, line 29,—

for "fifteen per cent." substitute "ten per cent" (12)

Page 3, lines 35 and 36,—

for "such capital shall also be subscribed in the same proportion as is specified in sub-section (2)."

*substitute—*

"such capital shall be subscribed wholly by the Central Government and the Sponsor Bank" (13)

MR. DEPUTY SPEAKER: I shall now put amendments Nos 11, 12 and 13 to the vote of the House.

*Amendments Nos 11 to 13 were put and negatived*

MR. DEPUTY-SPEAKER: The question is:

"That clause 6 stands part of the Bill."

*The motion was adopted*

2182 LS—7

*Clause 6 was added to the Bill  
Clause 7 and 8 were added to the Bill*

*Clause 9—(Board of Directors)*

SHRI K. M. MADHUKAR: I beg to move:

Page 4,—

*after line 18, insert—*

(d) not more than three persons from the duly recognised Kisan Sabhas representing the interest of poor and small peasants of the area of a particular Regional Rural Bank;

(e) not more than two persons from Khet Majdoor Sabha representing the interest of agriculture labourers of the area of a particular Regional Rural Bank" (14)

SHRI S. P. BHATTACHARYYA (Uluberia): I beg to move:

Page 4,—

*after line 18, insert—*

"(d) not more than five directors representing poor peasants and agricultural workers nominated by the most representative organisation of peasant and agricultural workers determined through secret ballot." (1)

SHRI RAMAVATAR SHASTRI (Patna): I beg to move:

Page 4,—

*after line 18, insert—*

"(d) at least two representatives of organised kisan movements in the country." (19)

SHRI S. P. BHATTACHARYYA: What my amendment suggests is that the persons from the agricultural labourers and poor peasant must be elected through a secret ballot. There is no question of confusion about the

[Shri S. P. Bhattacharyya]

Directors. They will really protect the interest of the rural people. Therefore, the Minister must accept it.

श्री कमला निम 'मधुकर'

उपाध्यक्ष महोदय, मंत्री महोदय ने जो कहा है कि बैंकों के बोर्ड आफ डायरेक्टर्स में हम विशेषज्ञों को रखेंगे उस से काम नहीं चलेगा क्यों कि तमाम माननीय सदस्यों ने कहा है कि रूरल बैंक का उद्देश्य तब तक पूरा नहीं होगा जब तक छोटे किसानों को और खेत मजदूरों को आप बोर्ड आफ डायरेक्टर्स में नहीं लेते है, ग्रहिल भारतीय किसान मजदूर सभा आदि संस्थाओं के प्रतिनिधियों को जब तक आप इन पर नहीं लेगे तब तक काम नहीं चलेगा। आप जब इन लोगों के प्रतिनिधियों को रखेंगे तो लोगों का हम योजना में इनवास्वमेंट होगा और यह योजना फल होगी। नेशनल इज्ड बैंक का जो अनुभव है वह यही है कि उन से छोटे किसानों का भला नहीं हुआ है, बल्कि बड़े किसानों का फायदा हुआ है। इसलिए छोटे किसानों को और खेत मजदूरों को इस बैंक के बोर्ड आफ डायरेक्टर्स में आप को लेना चाहिए।

श्री रामावतार शास्त्री उपाध्यक्ष जी, मेरा सशोधन बहुत ही सीधा सादा है। मैंने माग की है कि सगठित किसान आन्दोलन के दो प्रतिनिधि निदेशक मंडल में रखे जायें। मंत्री जी ने कहा कि किसानों के ऐक्सपर्ट रखे जायेंगे। आप उन को रखिये, मुझे उस में कोई विरोध नहीं है। लेकिन जो किसानों की समस्याओं से सीधे रूप से जुड़े हुए हैं, उन्हीं के बीच में काम करते हैं, उन की समस्याओं को अच्छी तरह से जानते हैं, उन्हें जरूर रखा जाय, बड़ बड़े एक्सपर्ट लोग इन की बातों को नहीं जानेंगे। इसलिए मेरा सशोधन है कि जो ग्रामिनाइज्ड किसान

मूवमेंट हैं जिस में ज्यादातर गरीब और मसौले किसान हैं और उन्हें ही कर्ज की ज्यादा जरूरत पड़ेगी इन बैंकों से, तो ऐसे लोगों के प्रतिनिधियों को अगर आप नहीं रखेंगे और अलग अलग से लोगों को ले कर इन को छोड़ देंगे, उस से आप का मकसद पूरा नहीं होगा। इसलिए मकसद पूरा करने के लिए ग्रामिनाइज्ड किसान मूवमेंट के लोग रखे जायें।

SHRI PRANAB KUMAR MUKHERJEE: We have submitted that the inclusion of the elected representatives of the small and marginal farmers, landless labourers, artisans and from all categories who will be benefitted from this bank will not serve the purpose. That is why I have nothing to say about it.

MR DEPUTY-SPEAKER: You have replied to that in your main speech. I shall now put amendment Nos. 1, 14 and 19 to the vote of the House.

Amendments Nos. 14, 1 and 19 were put and negatived

MR DEPUTY-SPEAKER: The question is:

"That clause 9 stands part of the Bill."

The motion was adopted

Clause 9 was added to the Bill

Clause 10 was added to the Bill

Clause 11—(Chairman)

SHRI K. M. MADHUKAR: I beg to move—

Page 4, line 29,—

after "an individual" insert—

"from among the representatives of peasants and agriculture labourer," (15)

**SHRI RAMAVATAR SHASTRI:** I  
beg to move—  
Page 4, line 35,—

add at the end—

“only for one more term” (20)

श्री राजावतार शास्त्री : जो  
निदेशक मंडल के अध्यक्ष होंगे इस में उनके  
बार में यह व्यवस्था रखी गई है कि उनको  
दुबारा और तिवारा भी चुना जा सकता  
है, यानी एक बार से ज्यादा भी चुना जा  
सकता है। मैं इसको सीमित करना  
चाहता हूँ कि ज्यादा से ज्यादा एक बार  
और। उसके बाद उसको न चुना जाए।  
इतना ही मेरा संशोधन है। ऐसा न  
हो कि एक ही आदमी को पेंशन देने की  
दृष्टि से बार बार चुना जाता रहे। एक  
बार उसको और मौका दिया जाए उससे  
ज्यादा नहीं। मेरा विश्वास है कि  
कम से कम इस संशोधन को तो मान ही  
लिया जाएगा।

**SHRI PRANAB KUMAR MUKHER-  
JEE:** The Chairman will be the chief  
executive of the Bank and he will be  
appointed by the Central Government.  
Therefore, we have kept the provision  
like this. If we find that his service  
is needed in the Bank, it may be ex-  
tended. But we do not like to limit it  
by making a provision that he will be  
appointed only for one term.

**MR. DEPUTY-SPEAKER:** I put  
amendments Nos. 15 and 20 to the vote  
of the House.

*Amendments Nos. 15 and 20 were put  
and negatived*

**MR. DEPUTY-SPEAKER:** The ques-  
tion is:

“That clause 11 stand part of the  
Bill.”

*The motion was adopted*

*Clause 11 was added to the Bill*

*Clause 12—(Disqualifications)*

**SHRI S. P. BHATTACHARYYA:**  
I beg to move—

Page 5, lines 13 and 14,—

omit “in the opinion of the Cen-  
tral Government,” (2)

Page 5,—

after line 14, insert—

“(d) is, or has been involved in  
money lending business licensed or  
unlicensed.” (3)

In place of “in the opinion of the  
Central Government”, I suggest that  
persons involved in licensed and un-  
licensed money-lending business should  
not be taken in.

**SHRI PRANAB KUMAR MUKHER-  
JEE:** We have to appoint some per-  
sons from the banks. Somebody may  
interpret the function of bank officers  
as a function of money-lending. If we  
accept his amendment, it will preclude  
persons in the Board of Directors who  
are working in the banks.

**MR. DEPUTY-SPEAKER:** I put his  
amendments Nos. 2 and 3 to the vote  
of the House.

*Amendments Nos 2 and 3 were put  
and negatived*

**MR. DEPUTY-SPEAKER:** The ques-  
tion is:

“That Clause 12 stand part of the  
Bill.”

*The motion was adopted*

*Clause 12 was added to the Bill.*

*Clauses 13 to 16 were added to the Bill*

*Clause 17—(Staff of Regional Rural  
Banks)*

**SHRI S. P. BHATTACHARYYA:**  
I beg to move—

Page 6,—

for lines 41 to 46, substitute—

“Provided further that the remu-  
neration of officers and other emp-  
loyees appointed by a Regional

[Shri S. P. Bhattacharyya]

Rural Bank shall be at par with remuneration of other bank employees in urban areas and in no case there shall be any reduction in remuneration and service conditions of such bank employees."

(4)

Page 7, lines 1 and 2.—

for "Notwithstanding anything contained in the Industrial Disputes Act, 1947, or any other law for the time being in force no"

substitute "Every" (5)

Page 7, lines 8 and 9.—

for "may be entrusted or delegated to them by the Board"

substitute "are being done by the banks in urban areas" (6)

SHRI K. M. 'MADRUKAR': I beg to move:

Page 6, line 31.—

after "17. (1)" insert "As far as possible" (16)

SHRI RAMAVATAR SHASTRI: I beg to move:

Page 6, lines 45 and 46.—

for "of the State Government and the local authorities of comparable level and status in the notified area"

substitute "and officers of the Nationalised Banks" (21)

SHRI S. P. BHATTACHARYYA: The bank employees must be going on according to the ordinary rules of the banks and their union conditions. That will make it really helpful so that the organisation can properly function and the employees also do satisfactory work.

श्री कल्या मिश्र "अधुकर" :

इस में मैं यह लाना चाहता हूँ कि दूधियों की जो सोसाइटियाँ हैं, मजदूरों की जो सोसाइटियाँ हैं, ग्रामिण सहकारी समितियाँ जो हैं, बुनकर सोसाइटियाँ और अन्य सहकारी सोसाइटियाँ जो छोटे

छोटे किसानों तथा ग्रामिणों का प्रतिनिधित्व करती हैं, उनको भी लेना चाहिए ताकि उन लोगों को ऋण मिल सके। ऐसा आपने किया तो उत्पादन की भी बल मिलेगा, उत्पादन भी बढ़ेगा और साथ साथ उन लोगों को ऋण भी मिलेगा और उनके ऋण की समस्या भी हल होगी। मैं चाहता हूँ कि इस समझौते को मंत्री महोदय को मान लेना चाहिए। इसके बारे में नियम तो बने हुए हैं। मैं कोई नई बात नहीं कह रहा हूँ। लेकिन इनको भी इस में शामिल कर लिया जाए तो अच्छा रहेगा।

श्री रामावतार शास्त्री : इन बैंक के कर्मचारियों और अफसरों के वेतनमान तय करने के जो नियम इस बिल में सरकार ने तय किए हैं उनके अनुसार राष्ट्रीयकृत बैंकों के कर्मचारियों और अफसरों के जो वेतनमान हैं और इनके जो वेतनमान होंगे उन में बराबरता का अन्तर होगा। आपने यह कहा है कि इन बैंकों के कर्मचारियों और अफसरों को राज्य सरकारों के अफसरों और कर्मचारियों के बराबर तनख्वाह मिलेगी या स्वावलंब संस्थाओं के अफसरों और कर्मचारियों के बराबर जो उन इलाके में होंगे, इससे उनके अन्दर असन्तोष पैदा होगा और आपके काम में गड़बड़ी होगी। ऐसा करके आप बैंक कर्मचारियों में फूट पैदा करने की कोशिश करते हैं। आपकी इस कोशिश की मुखालिफत होगी। इसका विरोध जनरल बैंक एम्प्लॉयीज भी करेंगे और इन बैंकों में काम करने वाले कर्मचारी भी करेंगे। इसलिद् ऐसी कोशिश आप न करें। इनकी साथ निश्चय ही कोशिश

करें और दोनों को समान वेतनमान देने की व्यवस्था करें। वही इनको भी दें जो नेशनलाइज्ड बैंकों के कर्मचारियों को मिलता है।

**SHRI PRANAB KUMAR MUKHERJEE:** I explained this particular point and the structure of the staff in regional rural banks. I explained why we have brought out this scheme. And when we took up this matter with the State Chief Ministers, they also particularly emphasized this point that it should be on par with the prevailing pay-scales of similar types of people working in those areas. Therefore, this is not of the major features of these banks and I am not afraid that, as Mr. Shastri said, it will create any dis-content because, if we make it clear to those persons who are recruited, they will know what will be the pay-scales and only after knowing and accepting them, they will go and join.

As for their future, I don't want to go into the future.

Regarding the second point raised by Shri Madhukar, the existing provisions of the Bill cover all sorts of cooperatives and, therefore, each and every individual cooperative being mentioned would not be required; the existing provision covers all cooperatives.

**MR. DEPUTY-SPEAKER:** I now put the amendments Nos. 4, 5, 6, 16 and 21 to the vote of the House.

*Amendments Nos. 4 to 6, 16 and 21 were put and negatived*

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

"That Clause 17 stand part of the Bill"

*The motion was adopted*

*Clause—18 (Business which a Regional Rural Bank may transact)*

**SHRI S. P. BHATTACHARYYA:** I beg to move:

Page 7,—

*after line 29, insert—*

"(3) Every regional rural bank shall give credits to small and poor farmers and agricultural labourers at special concessional rate of interest and repayment facility with easy instalment and adopt helping attitude in the matter of security for loans." (7)

**SHRI K. M. MADHUKAR:** I beg to move:

Page 7, line 21,—

*after "including" insert—*

"milkmen societies, fishermen societies, agriculture labour co-operative weavers' societies, and other co-operative societies representing the interest of small farmers and agriculture labourers" (17)

**SHRI M. KATHAMUTHU (Nagapatnam):** I beg to move:

Page 7, line 25,—

*add at the end—*

"including the purpose of meeting the consumption requirements of agricultural labourers" (18)

**SHRI S. P. BHATTACHARYYA:** I suggested that the loans must be at a special rate and for a long term. And the security question must not be mentioned in the Rules but it must be clearly stated that rural areas branches may, according to the directions, give loans without security to agricultural labourers or poor peasants. Otherwise rules alone will not help. That is why I suggested it.

श्री कमलामिश्र "मधुकर" : मेरा कहना यह है कि इस में स्पष्ट होना चाहिए कि जो नेशनलाइज्ड बैंक होंगे उन में जहाँ तक बहाली का सवाल होगा स्थानीय लोगों को बहाल किया जाएगा। स्थानीय लोगों की बहाली की बात जब मैं कहता हूँ तो इसका मतलब यह नहीं है

[श्री कमला मिश्र मधुकर]

कि मैं स्थानवाद का प्रचार करता हूँ । यह मेरा उद्देश्य नहीं है । लेकिन उनको स्थानीय समस्याओं तथा स्थानीय परिस्थितियों की जानकारी होगी । और उनको नियुक्त करना अच्छा होगा । एम्प्लायमेंट उनको देने के लिहाज से तथा वहा को समस्याओं की जानकारी के लिहाज से भी और माथ माथ इन बैंकों का कारोबार सुचारु रूप से चले, इसके लिए भी गन् जरूरी है कि आप इसको मान लें

**SHRI M. KATHAMUTHU (Nagapatnam):** The Bill is restricted to the granting of loans only for agricultural purposes. What my amendment seeks is that loans or credit should be granted even for consumption purposes. Especially, when the bonded labour system is over, unless there is an alternative arrangement for agricultural labour, and consumption loan is granted, they will again be put into trouble. So I would request the Minister to agree to my amendment.

**SHRI PRANAB KUMAR MUKHERJEE:** There are two points mentioned by the Hon'ble Members, one about security by Mr. Bhattacharyya and the other about consumption loan. I would like to submit that, regarding rate of interest, we have already made it quite clear that they will be on par with the cooperative because, if we reduce the rates beyond those charged by the co-operatives, then the entire co-operative movement will be affected. At the same time, it will be less than the rate of interest charged by commercial banks and therefore, one advantage will be there.

Regarding consumption loan, there too, we will have to be very selective. I do appreciate the point of the Hon'ble Member, but we will have to be selective, otherwise, the bulk of the advance received from the bank will be channelised into non-productive uses and we cannot take that risk. But so

far as education and medicine are concerned, there may be some concession of consumption loans in this respect; but I do feel that it would be better if we leave it to the local authorities.

**MR. DEPUTY-SPEAKER:** I shall now put all these amendments to Clause 18, Amendments Nos. 7, 17 and 18, to the vote of the House.

*Amendments Nos. 7, 17 and 18 were put and negatived*

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

"That Clause 18 stand part of the Bill."

*The motion was adopted*

*Clause 18 was added to the Bill*  
*Clauses 19 to 34 were added to the Bill*  
The Schedule

Amendment Made:

page 14,—

after line 6, insert—

"Signature.

Signed before me.

Dated " (9)

(*Shri Pranab Kumar Mukherjee*)

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

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

*The motion was adopted*

*The Schedule, as amended, as added to the Bill*

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

**SHRI PRANAB KUMAR MUKHERJEE:** Sir, I move:

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

**MR. DEPUTY-SPEAKER:** Motion moved:

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

I have a number of names here of Members who want to speak in the Third Reading. I do not want to prevent anybody, but I want them to play according to the rules. The rules say that, in the Third Reading, only arguments in support of, or in opposition to, the Bill should be advanced. The details of the Bill should not be discussed....

**SHRI DINEN BHATTACHARYYA** (Serampore): Are there rules?

**MR. DEPUTY-SPEAKER:** Yes, I can read out the rules if you want.

**SHRI DINEN BHATTACHARYYA:** That is cited only in our case and not in the case of Government.

**MR. DEPUTY-SPEAKER:** In every case. Just now I shut out Mr. Ram Gopal Reddy. Does he belong to the Opposition?

**SHRI DINEN BHATTACHARYYA:** He is not so strong a Member.

**MR. DEPUTY-SPEAKER:** You can take this for granted. I will never say anything here that is not according to the rules.

The details of the Bill should not be referred to again. Arguments advanced in the First Reading and in the Amendments stage should not be advanced again. Subject to these, you can have something to say.

**Mr. N. K. P. Salve:**

**SHRI N. K. P. SALVE** (Betul): I shall try to confine myself strictly within the rules that you have extrapolated now. If the cardinal postulates of Clause 18(1) are what I have understood, to be, then it may be taken that I am opposing that Clause..

**MR. DEPUTY-SPEAKER:** Are you opposing the Bill?

**SHRI N. K. P. SALVE:** I will try to fall strictly within the rules. Clause 9, as far as I am able to understand, deals with the business which a regional rural bank may transact; it is

confined only to either agricultural activities or to other productive activities. Even persons who are men or small means have to be engaged in trade. If this is going to be the scope of the business of the rural banks, then there is going to be a very basic difficulty. We are very shortly going to have enactments as a result of which all the petty moneylenders who are advancing money to the weaker sections of the society against pawning of goods, mainly ornaments, would be no more. In fact, the Maharashtra State has already made suitable legislation in that respect, and these moneylenders who were extorting and exploiting and who were virtually running the rural economy of our country have been put out of business. But there is a second facet of the whole matter, and that is that the people who were dependent on the moneylenders for money—at the time of need, sometimes some one went and pawned a ring or bangles or something else to borrow money—would be left absolutely helpless in the rural areas. Such people come from a weak and vulnerable section of the society and I think, it is a part of our 20-point programme that we provide succour, help and redress to such people who have been neglected for too long. I want to know from the Minister, whether or not in clause 18(1), rural bank's functions would include advancing money to replace the petty money lenders against proper security.

My second point is with relation to Clause 22, which contemplates:

"For the purpose of the Income-tax Act, 1961 or any other enactment for the time being in force relating to any tax on income, profits or gains, a Regional Rural Bank shall be deemed to be a cooperative society."

By a fiction of law, a rural bank would be treated as a cooperative society. I am sure, Sir, that you are aware that under the Income-tax Act,

[Mr. N. K. P. Salve.]

the cooperative society or a bank which deals outside the fold of its membership has to pay heavy tax on its income. As it is, you say, you are going to charge lesser rate of interest than the cooperative banks, or you are going to charge equal rate of interest. The cooperative banks are, however, dealing with their members; they are not liable to pay any income-tax. So far as you are concerned, here you are going to have only three members, Central Government 50 per cent, sponsoring bank 35 per cent and State Government 15 per cent. Therefore, your entire profits would be liable to a very heavy taxation. If that happens, the growth will be adversely affected. I want you to tell the House, as to whether this aspect of the matter has been duly considered, because we want these rural banks to flourish, we want them to grow and we want them to have more and more funds so that larger section of the people can be covered.

**SHRI DINEN BHATTACHARYYA** (Serampore): Mr. Chairman, Sir, As the Deputy-Speaker has warned us to limit our speeches strictly within the rules, I will try to confine myself briefly to certain observations which I have been provoked to make after the speech specially of Shri Pranab Kumar Mukherjee.

It has been shown here as if they are going to achieve something for the rural people which will change the situation in the rural sector. We have our experience when the banks were nationalised. What is the result? They have given statistics here about their performance in the rural sector, but so far as I know, after the nationalisation of banks, the big houses, the monopoly houses got seventy per cent of the help which the other small and medium entrepreneurs including the rural people did not get. After this, there will be no magical change; the samething will be repeated. We have got our experience. Just like Shri Pranab Kumar Mukherjee, you Mr. Chairman, come from the eastern region, where not a single cooperative

bank has been successful. On the other hand, these have become looting ground for the vested interests. I can name one co-operative society, Begampur Bara Co-operative Society for the artisan weavers. Rs. 96,000 have been looted; no steps have been taken by the Government either against the co-operative inspectors or anybody. I want to state here categorically that this Regional Rural Bank will be nothing but a stunt like Gharibi hatao programme and it will simply give additional handle to the vested interests in the rural areas and some recruits will be there from the rural population, who are acting as agents of the Congress in the villages; nothing more than that.

You have said that security will be needed for loans. An agricultural worker is not getting his job for nearly six months in a year from where he will get the security; an ordinary artisan from where he will get his security.

There is a Section in the Bill in which it has been mentioned that group loans can be given. We have got our experience in the British days, how the vested interests in the rural areas used to exploit the poor peasants in the name of taking loan in groups. They used to go and the District Magistrate or anybody who was entrusted with the loan would give loan only to a group in which there would at least be one who owned some land. But these land-owners would very often exploit the poor people and would rarely share the loan amount with these who did not own any land or property. This is going on still in the villages. So, this rural banking, whatever name you may give it and in whatever way you may try to present it before the people, is nothing but a stunt on behalf of the government again to hoodwink the masses. No poor villager, no poor peasant will be benefitted by this. If you want to do something, first see that the agricultural labourers get the ownership of the land they till, the poor peasants get the ownership of the land and then you can change the situation there. You bring a total and

radical long reform. There you can expect that poor villages will be benefited by this sort of banking.

So, with these comments, I will request and tell the Minister who comes from a place where thousands and lakhs of rupees have been looted by vested interests who are now all in the Congress Party and those who are now acting as Congress mastans in the villages, and only these vested interests will be benefitted and no body else.

श्री कल्याण शिंदे 'मजदूर' मुंबई  
 इस बात की प्रसंगता है कि हम जिले को यहाँ पर लाया गया लेकिन जिस उद्देश्य के लिए इसको लाया गया है वह उद्देश्य इस जिले के पास हमें के बाद पूरा नहीं होगा। प्रसंगी सेशन में मंत्री जी को फिर इस सत्र से संतोषजनक जवाब पड़ेगा। हम लोगों की रायों के जो अनुभव हैं उसके आधार पर आपको बताते हैं कि छोटे किसानों और खेत मजदूरों की जो समस्या है, वह आज सबसे पिछड़ी हुई समस्याओं में है उनके लिए एक रीजन में एक बैंक अगर आप खोल देते हैं तो उस से उनकी समस्या का समाधान होने वाला नहीं है। आप जो महाजनरी से करीब जनता की मुक्ति का एजेंडा करते हैं वह बात तो सही है लेकिन इस के लिए आपको कांग्रेस के कंधे उठाने होंगे। इसकी विषय में माननीय सदस्यों ने कहा है कि हम व्यवस्था को कम से कम अलाक लेविल तक ले जाना पड़ेगा और इसके सुचारु रूप से संचालन के लिए पब्लिक पार्टिसिपेशन की व्यवस्था करनी पड़ेगी। लेकिन आपने इसमें भी धनराशियाँ पुराना तरीका रखा है यानी नीकरशाही पर ढोख दिया है। नीकरशाही के दिल में खेन मजदूरों और गरीब किसानों के लिए न कोई रई है और न उनका कोई अनुभव है और न ही वह उनके लिए काम ही करेगी।

इसके चलते आपको केवल असफलता ही इसमें मिलेगी।

एक बात अंत में और है। आपने जवाब देते हुए बहुत बर्ष के साथ कहा है कि खेत मजदूर और लैंडलेस लेबरर्स को कामशियल बैंको से सिक्वोरिटी की कोई जरूरत नहीं होती है लेकिन मेरा अनुभव है कि खेत मजदूर ही क्या, छोटे मोटे जो कामगार हैं, जो पढ़े लिखे लोग हैं उनके लिए भी सिक्वोरिटी देने का सवाल पैदा होता है। और यह सवाल इतना लम्बा होता है कि श्रृण लेने वाले की सारी भावनायें समाप्त हो जाती हैं, उसका सारा उस्ताह समाप्त हो जाता है। इसलिए आपको इस बात की गारण्टी देनी होगी और नियमों में इस तरह की व्यवस्था करनी होगी जिससे कि जो खेत मजदूर हैं, जिनके पास कुछ भी नहीं है आप, उनको जमीन देने जा रहे हैं उनको जो लीन मिल सके वरना उनकी आवश्यकताओं, किस तरह से फ्री हो सकेंगी। अगर इन चीजों पर ध्यान नहीं दिया जावेगा तो जिस उद्देश्य से आप इस बिल को ला रहे हैं उसकी पूर्ति नहीं होगी। इसमें इसका समर्थन करता हूँ, मैं इस बिल का विरोध नहीं कर रहा हूँ लेकिन जो मुझे आश्चर्य है उसकी व्यक्त कर रहा हूँ। मैं समझता हूँ आपको फिर साक्ष्य पार कर इस सत्र में संतोषजनक जवाब पड़ेगा। माननीय सदस्यों ने यहाँ पर जो सुझाव दिए हैं उन्हें आपको कबूल करना चाहिए। मंत्री जी ने यहाँ पर जो जवाब दे दिया वह ब्रह्मास्त्र हो गया और माननीय सदस्यों ने जो कुछ कहा उसकी मानना ही नहीं है—इस प्रकार को मानना नहीं होनी चाहिए। माननीय सदस्यों ने अपने हलाकों के जो अनुभव दिए हैं, मंत्री जी को चाहिए कि उनको प्राप्त मात्र करें

[श्री कमला मिश्र मधुकर]

श्रीर उनसे शिक्षा ग्रहण करे। माननीय सदस्यों के सुझावों और सचीवनों को मान कर घाय आगे बड़े तभी जिस उद्देश्य से इस बिल को लाया गया है उसकी पूर्ति हो सकती है अन्यथा प्रसफलता ही हाथ लागी। इस स्थिति में इस बिल का जा उद्देश्य है उसकी पूर्ति नहीं होगी, इस बात का मन आगता है।

**SHRI SURENDRA MOHANTY** (Kendrapara) Mr Chairman if I venture at this stage to offer my remarks on this bill it is primarily meant to record my protest against the manner in which the hon Minister tried to deal with my observations on this Bill

I had pointed out that this Bill is being implemented for a gimmickry I had stated that a rural bank was ceremoniously inaugurated in Bhiwani on 2nd October and I added that it had not functioned at all till November Then hon Minister had not the moral courage to own it He gave certain figures I dare say that those figures are out of date Those figures should not have been taken into account—the deposits which have been made to-day and yesterday in Bhiwani I was suggesting that, you need not try to make a gimmickry of it If you want to implement it do it honestly

While he was introducing the Bill he said eight regional banks have been opened so far I had ventured to interrupt to say that so far we know about five regional rural banks only which have been inaugurated He said that he would give the number as also the name of the other three places It is on record But he never cared to let us know where the three more regional banks have been opened

**SHRI PRANAB KUMAR MUKHERJEE** You could have asked me

**SHRI SURENDRA MOHANTY** I was not meant to ask you then

**SHRI PRANAB KUMAR MUKHERJEE:** Why are you agitated?

**SHRI SURENDRA MOHANTY** I am not agitated.

It is going to be a gimmickry All this twenty point programme is a gimmickry That agitates me It agitates me because you have no honesty

My last point is, it has been stipulated that by 1st April, 1976, 70 regional banks would be opened all over India barring certain States like Gujarat, Tamil Nadu and one or two other States But if this is the progress, regional banks are inaugurated ceremoniously on 2nd October, but never operated though two months elapse, at this rate this target is not going to be fulfilled

The hon Minister said in a sort of logic which I could not follow when I asked as to where will these banks be opened He replied under-banked States will get preference ever over-banked within the perimeter of areas in over-banked States where banking facilities are not available I could not follow this logic

**SHRI PRANAB KUMAR MUKHERJEE** Do not try to follow?

**SHRI SURENDRA MOHANTY** For whom are you talking then?

**SHRI SOMNATH CHATTERJEE** (Burdwan) He is talking for the press which is no longer there

**SHRI N K P SALVE** The State which may have over-banks but there are areas where banks may not be there

**SHRI SURENDRA MOHANTY** Mr Salve, do not come to his rescue He is competent enough

**SHRI N K P SALVE** I am talking to Shri Chatterjee

**SHRI SURENDRA MOHANTY** Regional Bank has been opened in your State, it has been opened in Malda It has been opened in the Chief Minister's wife's constituency, I do not grudge that In UP two banks have been opened I do not grudge that I say, you look at the under-banked

States also. Orissa is an under-banked State.

with all these submissions, that the objectives of these regional rural banks must be implemented with honesty, sincerity, with certain amount of dedicated involvement, I support this Bill.

16 hrs.

THE MINISTER OF STATE IN CHARGE OF DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE): At the very beginning I tender my apology if I have not given you the information. I had no mind to hide anything. I just forgot to mention it. That is all. If the hon. Member is interested I am reading it. These are the names of the last 3 branches which have been added with 5; One is Kshetriya Gramin Bank, Azamgarh, U.P. The next one is Bhojpur-Rohtas Kshetriya Gramin Bank, Bhojpur-Rohtas, Bihar. The third one is Hoshangabad Kshetriya Gramin Bank, Hoshangabad, M.P. These are the 3 banks. Therefore, 8 banks have been opened. I have already given the names of the 5 banks. They are already known to the hon. Members.

Sir, this is neither gimmickery nor this is an effort to hoodwink Mr. Dinen Bhattacharyya. This is a supplementary measure to bridge the gap which exists in the rural sector today. If the cooperative movement in Bengal has failed definitely Mr. Dinen Bhattacharyya has to accept the responsibility of it squarely as I shall have to take the responsibility because it is due to certain socio-economic conditions and to certain social approaches, more so, the agitational approaches which my friends took even when they were Ministers. It is no use condemning and saying that cooperative movement has failed and all that. There is no denial of the fact that cooperative movement failed in eastern part and that is one of the reasons why more and more emphasis is given to establish regional rural banks in those particular areas where co-

operative movement has failed. You should remember that merely by opening these branches the problems of rural sector will not be sorted out, until and unless it is supported by agencies like Farmers' Service Societies, like Primary Credit Societies etc. The progress will depend largely on how much we are in a position to build that infra-structure, the development of farmers' service societies etc. and as pointed out by Mr. Madhukar this will have to be taken to the block level. But merely opening branches at block level will not serve the purpose. There should be large number of farmers' cooperative societies through which the funds should be funnelled to the ultimate consumers and the ultimate beneficiaries. So, that infra-structure has to be built up. We can organise it by developing the agencies working for it at various levels.

Regarding what Mr. Salve said, I wish to point out that we have treated it at par with the cooperative banks so far as taxation is concerned. There are certain limits of exemption so far as cooperatives are concerned regarding income-tax and the same limits will apply here. There is no discrimination between cooperatives and regional rural banks so far as income-tax is concerned. I do not know the full implications of it, but we shall have to look into this, whether we will be in a position to advance money against security of commodities, articles of value and so on. Even now, even in the existing Banking Act, they are entitled to do it. But whether they will do it or not depends upon the local condition and local situation. If they can do it, if there is scope, nothing prevents them from doing it. This is all that I can say and I hope I have covered all the points which have been raised by hon. Members.

MR. CHAIRMAN: Now, the question is:

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

The motion was adopted.