

15 members to be appointed by Rajya Sabha to the Joint Committee".(1)

The motion was adopted.

15:41 hrs.

AGRICULTURAL REFINANCE CORPORATION BILL—Contd.

**Shri Himatsingka** (Godda): Mr. Deputy-Speaker, Sir, I welcome the Agricultural Refinance Corporation Bill which has been introduced in the House. As regards the provisions of the Bill, Sir, I feel that the limited scope that has been given here will not be of much help. Clause 22 says about the business which the Corporation may transact. It says:

"The Corporation may provide such financial assistance to eligible institutions as it considers necessary for promoting the development of agriculture in India and shall not—

- (a) transact any business except for that purpose, and
- (b) grant, except as herein-after provided, loans and advances otherwise than by way of refinance.

While defining 'eligible institution' sub-clause (f) of Clause 2 says that eligible institution means a central land mortgage bank or a State co-operative bank or a scheduled bank, being in each case a share-holder of the Corporation. Now, unless a Central Land Mortgage Bank or a Co-operative Bank or a Scheduled Bank is a share-holder, they will not be entitled to the benefits that are intended to be given by this Bill.

The next sub-clause says as follows:

"A co-operative society (other than a central land mortgage bank or a State co-operative bank) approved by the Reserve Bank in this behalf".

A co-operative society need not be a member. A co-operative society need not be a share-holder and still, they will be entitled to get some benefit. But, all other institutions, unless they hold shares in this Refinance Corporation, they will not be entitled to refinance in case they grant loans to any institution. I made enquiries from the hon. Deputy Minister and I am told that this is also included in the purview of this Bill. As you know, Sir, tea requires a very large amount of finance annually and if any amount from this Corporation is going to be utilised for the purpose of financing tea industry or cultivation of tea, the amount that has been provided will fall too short for the purpose. Therefore, the suggestion that was put forward yesterday that the amount should be more, should be taken note of. Of course, the Corporation has been given powers to borrow. The Central Government has been given the right to make loans of Rs. 5 crores and the Corporation is also entitled to borrow. But, if the Bill is to be useful, it must have more funds and it should be entitled to lend money and help in refinancing rather than grant loans by way of refinance to institutions which might be needing help for the various purposes contemplated in this Bill. Therefore, I request that the scope of the term 'eligible institutions' should be expanded to include all the institutions which help any of the purposes contemplated in this Bill. Otherwise, I feel, eligible institutions being limited, the benefits that are intended to be conferred by this Bill will not be available to the various bodies which need such help.

Another limitation is this. Unless the Government guarantees repayment of principal and interest, no accommodation shall be granted under sub-clause (4) of Clause 22. That also will act as a very great deterrent in the matter of enabling this institution to grant finance when required. These two or three difficulties which have been put in the Bill in the way

[Shri Himatsingha]

of helping the institutions should be removed and the scope of this refinancing should be made available to other financial institutions which help in giving loans for the purposes contemplated by this Bill.

With these suggestions, Sir, I welcome this Bill and I hope the hon. Minister will be able to enlarge the scope of the Bill and make it more useful for the purpose for which it is intended.

**Dr. P. S. Deshmukh** (Amravati): Mr. Deputy-Speaker, Sir, since this Bill seeks to add certain amount of additional credit for agricultural production, I cannot say that I don't welcome it, nor can I very much say that I like it very much. There are many features of the Bill which require some consideration and I very much wish that the Bill was not rushed in the way it is done. I don't mind its being referred to a Select Committee, but if the hon. Minister could agree to take it up in the next session and allow, in the meantime, certain amount of consultation on the objectives and the scope of the Bill, I think, it is highly desirable. A few weeks' time or a couple of months' time would not affect anybody because these things should have been done by about the year 1952 or 1953, when the Rural Survey Committee's report was out and when it was known that the institutional credit to farmers was of the order of 4 per cent only. By and large, to the extent of 93 per cent, the farmer had to depend upon the private money-lender. The character of Indian money-lenders is well known in Indian history. The amount of interest they charge and the various devices they use in swindling the farmer are well-known and yet, the farmer had to depend upon the money-lender to the extent of 93 per cent. Therefore, it was quite clear that the only source of loans or advances that he had was the taccavi grants of Government and the cooperative credit. People are tired of the taccavi loans given today. I had been on a walking

tour and I was surprised that in a couple of villages the farmers came out and said: For Heaven's sake, stop these taccavi loans because the amount of money they have to spend on getting a small loan and the troubles they have to take is considerable. They have to go to persons at various levels. He should know the programme of the person who distributes taccavi loans, his itinerary and so on and the farmer has to go over from place to place and has to spend what he gets in various way.

Then there remains the co-operatives. As I stated earlier, the funds in the hands of the co-operatives were formerly so limited. It is gratifying that during the last few years, especially the last 10 years, a good deal of progress has been made in the field of co-operative credit. I believe we have now gone to the extent of Rs. 200 crores or so from about Rs. 25 crores in 1951-52. All this expansion has taken place through the Reserve Bank of India. The Reserve Bank was not intended to give agricultural credit but since there was no particular agency, this work was saddled on it. Gradually agricultural credit and development was expanded and developed by the Reserve Bank of India.

A question that arises in my mind as to why we are dealing with a sum of Rs. 25 crores although we know that the requirements of farmers run to hundreds, if not thousands, of crores. Credit in fact is the central difficulty in our agriculture: that is why our agriculture is backward. In fact it is a common factor in all the Afro-Asian countries. They are all dependent on agriculture and their agriculture is backward because none of them get adequate and timely credit for raising their crops. In India too there are hundreds of thousands of agriculturists who know very well what they should do to have a larger production but they never get the means, even half of the means for doing that.

15:52 hrs.

[MR. SPEAKER in the Chair]

The first question that arises is: why do not the Government allow the Reserve Bank itself to continue to give a certain amount of larger long-term credit as has been provided for in this Bill? The second question is: Why is it called re-finance corporation? Why not a finance corporation? Do they think that there is sufficient finance and therefore, only re-finance is necessary? The hon. Minister did not touch upon this.

**Shri Bade:** It is finance plus re-finance (Interruptions.)

**Dr. P. S. Deshmukh:** Even if it is so, was any corporation necessary? Again, I would like to know: what is it that impelled them to bring forth such a limited kind of a Bill which confines its shareholders only to specified institutions? Even if there is a co-operative society which can afford to pay Rs. 1,000 and buy a share, it is subject to the will and consent of the Reserve Bank. Why should the Government be so chary and reluctant to allow all co-operatives, and even farmers, who can afford, to buy shares to join the Corporation.—I do not understand. It is not that I quarrel with the establishment of the corporation. But it seems that it is just a sort of an additional body without any specific latitude or scope created by the Reserve Bank to do exactly what the Reserve Bank has been doing all this time. It is being allowed to spend Rs. 3 crores in 15 years as it is going to have Rs. 20 lakhs every year. How do I calculate that? There is going to be a first advance or loan given by the Reserve Bank to the tune of Rs. 5 crores. The minimum rate of interest for fixed deposit is four per cent. Even if the Corporation did not do any work it gets a minimum of Rs. 20 lakhs every year and as for fifteen years this loan is free of interest. Therefore, it has got a sort of a subsidy of Rs. 3 crores. I could have understood all this and would not have raised any objection if the longterm availability of credit

was going to be expanded proportionately. Compared to the needs of the farmers, this is a very small corporation.

This is, again, wholly a Government affair. Government talks a lot about encouraging people and getting people's initiative and co-operation. But I can quote several instances to show that this is not done in many instances if the Government has a fear about the masses of our people and never allows them to come near. The attitude which the community/development administration originally had and the other things present a clear picture of the way the Government treats the people. Look at the composition of the board of directors and the authority given to the Reserve Bank. This corporation which is going to have at least Rs. 25 crores at its disposal is not given the authority even to open an agency or office outside Bombay. It will have to get the previous permission of the Reserve Bank before doing so. Why do we need this corporation if we are going to confine it to the State co-operative banks at the State level and the land mortgage banks which are really very few? There are many States which have not got land mortgage bank at the State level. My submission is that it would be better if a good many of these points are settled and the scope of the Bill expanded. Why not accept deposits and make your shares available to ordinary people? Why not have a certain number of farmers' representatives on the Board of Directors? This is supposed to be an institution for agricultural purposes. Nobody else than the farmer does agriculture. Yet the farmer cannot go near the corporation? There is no room for him either in the way of getting finances or trying to advise the corporation or to represent the difficulties of the farmers in the way of long-term credit by being on the Board of Directors. These are some of the doubts that arise in my mind.

There is also room for expanding the various clauses and their scope. It

(Dr. P. S. Deshmukh)

is apparent that all that I say is not going to weigh much with anybody. Occasionally at least this is our experience. We however enjoy the pleasure of speaking; it never affects the purpose or proposals which the Government has in view. You just have the pleasure of having expressed yourself. . . . (Interruptions). There is no right for them to change it also.

In relation to clause 2, I may say this. I am not referring to a very good animal; it is a useful animal and a lot of people find it useful and palatable. Piggery does not find a place in the relevant clause. Secondly, since this is meant for agricultural development, long term loan should be available for processing, marketing as well as for agro-industries. The time is now coming, when I hope the farmers of India will take to establishing certain industries for their own benefits. It is known that the farmers organisations in many countries have supplied their needs with immense benefit to themselves. No sooner did the American farmers establish the first fertiliser factory, the prices of fertilisers came down by thirty per cent. As soon as they started their own automobile insurance company, they had to pay only 18.5 dollars as against 55 dollars which they paid to other companies.

16 hrs.

That is the example. If, therefore, there is a group of farmers who would like to come in for protecting their interests and helping the farmers in a big way to have agroindustries it should have been possible by this very big and highly-named corporation to give them the finances. I have given this morning notice of my intention to move certain amendments. I do not know if you will permit me to move them. But I would like to refer to them now in the course of this speech.

So far as the shareholders are concerned, I am glad that the co-operative societies have been allowed, but I would urge that along with that,

there should be no restriction in the matter of giving shares to them. After all, what are you going to do? It is not compulsory that as soon as one becomes a shareholder one must be given a loan. Nobody is expected to buy a large number of shares and nobody expects that the all shareholders would ask for big loans. So, I would like the hon. Minister to consider that there should be no restriction whatsoever. Any co-operative organisation and also charitable institutions like the Bharat Krishak Samaj and the Grameena Mahila Sangh, if they are in a position to buy a few shares. It should be possible for them to do so. They are even better than co-operatives, being charitable institutions. Cooperatives at least expect some amount of expenditure on staff and other things and certain profits and certain other amenities given to the share holders. So far as these charitable institutions are concerned, they are entirely meant for public benefit, and even if they get certain benefits, it redound to their credit because they go back to the farmers themselves. So, there should be no bar on their purchasing shares. Therefore, the relevant clause may be expanded.

**Mr. Speaker:** A detailed examination of the clauses is not allowed; it is not desirable during this stage. That can be done when the clause-by-clause stage is taken up. Only general principles should be discussed now and the clauses can be referred to only to support or speak against the general principles.

**Dr. P. S. Deshmukh:** Before you occupied the Chair this afternoon, Sir, I had already contended that this Bill should not be rushed through. Therefore, I want to urge the grounds in support of my argument that this Bill be deferred to the next session. In the meantime, the Members of Parliament who are keen about agricultural production and who are interested in the farmers' future should get together and put forward their views. My hon. friend ~~Shri Himatsingka~~ had

himself complained that the Bill is so limited in its scope. So, it was with that view that I referred to the clauses. It is not merely one or two points; there are many points which deserve to be thrashed out, and it would, therefore, be good if this is done. I am not commenting on the clauses for any other purpose except to suggest that such consultation and deliberation would be useful.

I also do not know why this is called a corporation; why not it be called a bank. It may be called the Agricultural or Agriculturists Bank of India. If this corporation is going to have more latitude than a bank, that is to say, if it does not only do it banking, but also indulges in developmental activities, I would welcome its being called a corporation. I would like the Minister to make this clear. What is the reason to call it as a corporation? Why not it be called a bank? If it is a bank, and if the shares are within the meansliety of the farming community, we might perhaps get Rs. 100 crores from the farmers. After all, I believe sincerely that unless the farmers' own money comes into use by way of the savings, we are never going to have proper agricultural production nor sufficient agricultural credit. This is all spoonfeeding. We must teach the farmers the habit of banking. Whatever little money they have must come to the bank. I have been responsible for sponsoring the Farmers' Co-operative Bank of India. You must go to the farmer and tell him that "this is your organisation and it belongs to you" and therefore the money must be got from him. After all, no bank works only on its share capital. It is only on the moneys which the farmers and others put into the banks as deposits that the Bank works. If the farmers could get to know and learn this little lesson, they would become a dynamic organisation which will extend to groups of villages. But the this has not been very much liked by the Reserve Bank of India. I do not know what kind of people are in the service of the Reserve Bank. At least they should have seen that their guru

at whose feet they should have learnt—Shri C. D. Deshmukh—is in full support of the Co-operative Bank of India. But those who have climbed up do not understand the purpose of this. It is not going to hurt anyone. If it fails, they will have a chance to laugh at it. But if it succeeds it will do something good. But these people, including the Finance Ministry, do not have even the good sense or humanity or are not considerate enough for the cause of the farmers, to allow certain good things to be done. I have quoted only one instance. I have half a dozen other instances. So, I am not sorry that I am not a member of the Government, because I can now speak freely about the way in which the Government is functioning. I am glad to have this opportunity which was denied—to me for about ten years.

**Shri Bade:** Ex-Ministers are more useful.

**Mr. Speaker:** He should not be very hard to those whom he had left behind;

**Dr. P. S. Deshmukh:** My hon. friend wants more ex-Ministers! I wish them all well. Now, there is a very interesting clause. I do not know if the Law Ministry has looked into it. I refer to clause 10. It is not that I am going to propose an amendment. But I have found a very interesting thing here, which I have not found in any other legislation, although I claim to be a lawyer. The proviso to clause 10 reads as follows:

"Provided that on the first constitution of the Board, the directors referred to in clauses (d), (e) and (f) shall be nominated by the Central Government and the directors so nominated shall, for the purposes of this Act, be deemed to be elected directors."

I do not understand this. Obviously, how and why should nominated people have to be regarded as elected directors.

**Shri Bade:** That is the fiction of an election.

**Mr. Speaker:** For the first time there is no provision for election, and therefore, they have decided that, for the first time, they would be nominated. All the provisions have to be applied to them, and they will be deemed as though they have been elected.

**Dr. P. S. Deshmukh:** I am glad there is no provision that wherever the word 'men' occurs, it should be taken to include women because a lady Member is sponsoring this Bill, and.....

**Mr. Speaker:** If some Member was described as woman there ought not be any wonder that "woman" is used! "Men" have to be included.

**Dr. P. S. Deshmukh:** I would very much like that this Bill is given more thought and expanded in its scope. So far as co-operative credit is concerned and the farmers are concerned, I am very keen about it. I not only indulged in the starting of a co-operative bank for farmers, but I have preached, with a great deal of effect, the bringing into being of a world co-operative bank. I spoke about it, not from Government briefs but outside, in the FAO conferences. I am glad to say that the suggestion has been accepted even by the FAO and efforts are being made in that direction. The reason why I refer to that now is that this organisation—whether you call it a corporation or a bank—should be ready to affiliate itself one day with an international or a world co-operative bank when it comes into existence. I have pleaded for it and there is a strong possibility of that happening. If that happens, I would like that this corporation or the bank—whatever it is called—should be so shaped that we will be able to take advantage of it one day. There are very big cooperatives in the world, including Russia. They have a very big organisation there

and they can spare money. It may very well be that within a year or two, we will have a semblance of a world cooperative bank, which will have immense resources. Since the advanced countries do not need them, most of the resources will come to the backward Asian and African countries. We, being a large country so poorly supplied with loans and for that reason being so backward in our agriculture, should be ready to take advantage of that. Therefore, I would also suggest that the Ministry might keep this in view, so that there would be no difficulty.

I would very much like this Bill may be withdrawn and an agricultural cooperative bank of India may be established. If they think that the people should be taken into confidence and the farmers should be given some status or position, it should be broadbased and the farmers should be brought in both as shareholders as well as directors. If my suggestion about permitting all the farmers to purchase shares is accepted, then adequate number of representatives on behalf of the farmers and the cooperatives should find a place on the Corporation. Otherwise, it is wholly a government affair, taking out money from one pocket and putting it in another.

The Reserve Bank is to supply Rs. 5 crores and most of the remaining share capital is coming from governmental sources, which could be done even without the existence of a corporation. As much as Rs. 150 crores have been made available by the Reserve Bank of India and that could have continued. But if we want to give a different shape to it and if we want that there should be some real progress in the availability of long-term credit which is not available today, they should not limit it to Rs. 150 crores is mostly short-term credit. Long-term or medium-term credit is very scarce indeed. So, they should

not limit it to a few crores. It should be really commensurate with the requirements of the farmers. Everybody knows that half the national income of India comes from agriculture. The total comes to about Rs. 5000 crores. To raise Rs. 5000 crores, at least 20 per cent is necessary. If we see what U.K., which is a non-agricultural country has done and also what USA has done in the shape of agricultural advances, we find that the proportion of the loans needed by the rich farmers of America comes to 10 per cent of their assets—not one year's income or revenue, but 10 per cent of the total assets they hold. We all think that the farmers of America are very rich people having lakhs and crores of dollars and one USA farmer produces food for 26 to 30 people. So, everybody thinks, why should they need any loans or advances? But the fact is that the various agencies are advancing loans. It is not confined only to the Government. That is true also about U. K. Insurance companies, Commercial and other banks and Government organisations supply long-term credit to them.

I have given some figures in this booklet *Farmers' Cooperative Bank*. It will be found that the total farm assets come to 1,88,300 million dollars and the annual credit given to the USA farmers comes to 18,999 million dollars. These are very recent figures. In India, it is for the first time that the LIC is going to purchase certain shares. Otherwise, the insurance companies never look at agricultural credit nor do the commercial banks. That has been referred to in the Rural Credit Survey Committee report also. So, the dimensions which the Government of India should have thought of should have been in the nature of a few hundreds of crores, if not a thousand or two of crores and not just Rs. 25 crores. Even for that also, I do not know when they will start functioning. So, this is not at all adequate.

I, therefore, hope that the hon. Deputy Minister will do me the kind-

ness of taking into account the observations that I have made. The people and the farmers want long-term credit and I hope this will be available to them not only just to meet certain difficulties of the State cooperative banks and the land mortgage banks, but it will make a real difference compared to the long-term credit which was available so far.

**Shri Prabhat Kar (Hoogly):** Sir, so far as the object of the Bill is concerned, there cannot be any opposition to it. But I really wonder whether the purpose for which this Bill has been brought before the House can be served in any way by the provisions contained in it. I am in agreement with Dr. Deshmukh when he suggests that this is an important Bill and it should have been given more consideration by the Government. As a matter of fact, this Bill has to be referred to a Select Committee, because the conditions of the agriculturists and their difficulties in regard to loans and advances were known to the Government, as a result of the Rural Credit Survey Report in 1954. Accepting those recommendations, the Imperial Bank was changed into the State Bank of India and the State cooperative banks were made subsidiaries. But so far the part played by the banks in regard to supplying loans to agriculturists has remained almost the same. Even today, the part played by the scheduled banks, which have also been included as one of the eligible institutions, is so limited; in the last 5 or 6 years, they had paid only 14.2 per cent of the total advances towards agriculture.

While moving for consideration of the Bill, the hon. Deputy Minister spoke eloquently about the role played by the Reserve Bank of India and its department of agricultural credit. I am in complete agreement with her. But I want to know what else is there in the Bill and what new thing has been put here which could not be done by the agricultural cre-

(Shri Prabhat Kar)

dit department of the Reserve Bank. By including the scheduled banks and the State cooperative banks and with Rs. 5 crores as capital, what new funds are going to be provided for agricultural credit? Up till now the agricultural credit department of the Reserve Bank has tried its level best to provide funds for the agriculturists and they have already given to the extent of Rs. 120 crores or Rs. 125 crores. But still, the smaller cultivators, those who require short-term loans are forced to sell their commodities at a price, which is lower than even the cost of production.

The role of the co-operative in this matter is too well known. It is controlled by those middlemen who were all these days lending money at a high rate of interest. From the Rural Credit Survey it can be found that the interest has gone up to the extent of 200 per cent. These are the persons who are controlling the co-operatives. Even today the condition of the peasantry remains the same. I do not know whom this Agricultural Refinance Corporation—I do not know what is meant by refinance, and even if it is named as Agricultural Finance Corporation the point that I am raising still remains—is going to help. The vast majority of the peasantry are today still under the same condition as they were. The picture that was revealed by the Rural Credit Survey still remains the same. We are now establishing the Agricultural Refinance Corporation with its head office at Bombay. I do not know why all the financial institutions, the Reserve Bank of India, the Life Insurance Corporation and the Agricultural Refinance Corporation, are housed in Bombay. I think this Agricultural Refinance Corporation is being housed there because it will be under the control of the Reserve Bank of India and the Reserve Bank of India is having its set up in Bombay. But I want to know what new facilities will be given to the agriculturists by the establishment of this Agricultural Refinance Corporation.

Sir, the most important thing—no doubt, she has talked about the long-term facilities—is the short-term loans which the peasantry require. No steps have been taken in that direction. About long-term facilities also, who are the eligible institutions? It is said here:

“a central land mortgage bank or a State co-operative bank or a scheduled bank, being in each case a shareholder of the Corporation;”

I want to draw particular attention to the role of the scheduled banks. Under no circumstance should Government money be given at any stage to the scheduled banks who have not played any part in the development of agriculture in spite of the fact that they were asked to do it and they were given certain concessions. To include scheduled banks as an eligible institution is something, I should say, ridiculous and should be dropped.

Then there is the central land mortgage bank and State co-operative bank. Of course, in clause (ii) it is said: “co-operative society approved by the Reserve Bank in this behalf”. I have no objection so far as approval by the Reserve Bank, in the sense that a co-operative must be a proper and efficient co-operative so that it will be able to repay, is concerned. That is necessary so that anybody cannot form a co-operative society. Today the role of co-operative societies in the agricultural sector is well known. It is, as I said, controlled by certain interested persons and the small peasantry do not get any benefit. Unless that particular co-operative sector is properly organised it is no good again giving the present type of co-operatives certain facilities.

It is stated in the Statement of Objects and Reasons that the new institution is intended to assist pro-



jects which cannot ordinarily be financed by established agencies such as the ~~apex~~ co-operative and land mortgage banks. When they say "assist projects", I am quite sure the Government has in its mind some individuals who will be running certain co-operatives. ~~It is said here:~~

"agriculture includes animal husbandry, dairy farming, pisciculture, poultry farming and stock breeding;"

There may be one man having a farm and running a co-operative in his name. It is only this sector that is going to be helped by this Agricultural Refinance Corporation, and for the benefit and development of agriculture which is the main purpose of bringing this Bill the peasantry will not get any benefit by passing this Bill.

As I have said, so far as the object is concerned no one can take exception because the object is to provide funds and help in the development of agriculture. But when you come to the clauses you will find that the purpose for which this Bill has been introduced this will not be served by Bill. I shall speak on the clauses when we come to the clause-by-clause consideration. But I am in agreement that this is an important Bill which need not be hurried through. The Government can either bring in a motion for referring this Bill to a Select Committee or withdraw it for the time being, give more thought about it and then come before the House so that the purpose for which this Bill has been sought to be passed by Parliament will be properly taken into account in its provisions. That is the suggestion, Sir, that I have to make in respect of this Bill.

**श्री यशपाल सिंह (कैराना) :** अध्यक्ष महोदय, इस बिल की चर्चा दो दिन से हो रही है। मेरी दरखास्त यह है कि १७ स्टेट्स के लिए पांच करोड़ रुपया बिल्कुल नाकाफी है। हमारे देश में सब से ज्यादा तादाद किसानों की है, जमींदारों की है,

खेती करने वालों की है और हम लोगों को पांच करोड़ रुपया फ्री ग्रॉफ इंटरिस्ट जो दिया गया है, यह तो एक स्टेट के लिए भी नाकाफी है।

इसके साथ ही साथ रूज एंड रेगुलेशंस जो हैं, उनको बनाने का काम स्टेट गवर्नमेंट्स के हाथ में दे दिया गया है। मेरी आपके द्वारा यह दरखास्त है कि इन रूज एंड रेगुलेशंस को सेंट्रल गवर्नमेंट बनाये। इसका कारण यह है कि स्टेट्स के अन्दर सिवाय पंजाब को छोड़ कर जहाँ पर कि एक किसान का बेटा चीफ मिनिस्टर है, कहीं भी नहीं देखा गया है कि किसी किसान का बेटा चीफ मिनिस्टर हो। यहाँ पर तो १७ स्टेट्स के लिए पांच करोड़ रुपया रखा गया लेकिन मैं आपको बतलाना चाहता हूँ कि उत्तर प्रदेश गवर्नमेंट ने एक मिल मालिक को, साहू शान्ति प्रसाद को डढ़ करोड़ रुपया दिया है और उस पर आठ आने सूद की बात है। इसके विपरीत हमको जो सूद पर रुपया दिया जाता है, उस पर हमें पचास परसेंट सूद देना पड़ता है। हम सरकारी बीज भंडार से दस मन गहूँ बोने के लिए लाते हैं, छः महीने के बाद हम साढ़े बारह मन देते हैं और अगर फसल मारी गई तो एक साल के बाद हमको दस मन का पन्द्रह मन देना पड़ता है। इस तरह से हमको तो पचास परसेंट सूद देना पड़ता है लेकिन जो मिल मालिक है, जो उद्योगपति हैं, उनको आठ आने ही सूद देना पड़ता है। मेरा आग्रह यह है कि इस रुपये को बढ़ा कर कम से कम पचास करोड़ कर दिया जाए और रूज एंड रेगुलेशंस सेंट्रल गवर्नमेंट खुद बनाये। सब से ज्यादा कुर्बानी हम देने वाले हैं, सब से ज्यादा खून देने वाले हम लोग हैं, सब से ज्यादा तादाद हम लोगों की है, तब फिर हमारे साथ सौतेली माँ का सलूक क्यों किया जा रहा है। हमारे लिए सभी रूज एंड रेगुलेशंस विपरीत हैं। अगर किसान छः महीने मालगुजारी नहीं दे सकता है, तो उसके हाथों में हथकड़ियाँ पड़ जाती हैं, लेकिन मिल मालिकों की तरफ अब भ्रं साढ़े

[श्री यशपाल सिंह]

तीन शरब रुपया बाकी है, और किसी के खिलाफ न तो वारंट निकला है और न किसी को हथकड़ियां ही पड़ी हैं और न ही किसी के खिलाफ कोई कानूनी कार्रवाई की गई है।

अध्यक्ष महोदय, मैं झूठ बोलना पाप समझता हूँ। लेकिन इस संसार में एक प्राणी ऐसा भी है, इस दुनिया में एक प्राणी ऐसा भी है, इस देश में एक प्राणी ऐसा भी है कि उसके साथ झूठ बोलना जायज है और वह है रुड़की की तहसील का तहसीलदार...

अध्यक्ष महोदय : आप किसी व्यक्ति का नाम कैसे ले सकते हैं ?

श्री यशपाल सिंह : मैं तो एक अफसर का नाम इसलिए ले रहा हूँ कि सरकार की मेहरबानी की वजह से

अध्यक्ष महोदय : ऐसा करना ठीक नहीं है। जो यहां नहीं हैं और जो अपनी सफाई नहीं दे सकता है, उसको आप छोड़ दीजिए। आप मिनिस्टर साहब को पकड़ लीजिये।

श्री यशपाल सिंह : उनकी महिमा में ही मैं कुछ कहने जा रहा था। उसको पूरा तो कर लेने दीजिये.....

अध्यक्ष महोदय : आप महिमा करेंगे तो कोई दूसरा उसकी निन्दा कर देगा।

श्री यशपाल सिंह : कांग्रेस सरकार की मेहरबानी से हमारे ऊपर आज सतरह गुणा अधिक परसेंट लगान बढ़ गया है। अंग्रेजों के जमाने में जो हमारी देनदारी थी, उससे सतरह गुणा देनदारी आज हमारी है। ब्रिटिश पीरियड में अगर एक रुपया मैं लगान का देता था तो आज सतरह रुपया देता हूँ। उस वक्त अगर मैं एक एकड़ के पीछे तीन

रुपया आबपाशी का देना था तो आज एक एकड़ के पीछे मैं 32 रुपये आबपाशी के देता हूँ.....

श्री बिभूति मिश्र (मोतीहारी) : इतना रुपया नहीं है।

श्री यशपाल सिंह : मैं आज की बात कह रहा हूँ। अगर मैं पानी न लूँ तब भी मुझे आबपाशी देनी पड़ती है। इन्फ्लेशन न करूँ तब भी आबपाशी देनी पड़ती है। ऐसा कोई कानून दुनिया का नहीं है, कहीं ऐसा नहीं है। कहीं ऐसा कायदा नहीं है कि आप चांदनी चौक में जायें और कपड़े वाला आप को पकड़ कर कहे कि आप ने अचकन का कपड़ा लिया है या नहीं लिया है, लेकिन आप को पेभेंट जरूर करनी पड़ेगी। एक मैं हूँ कि आबपाशी करूँ या न करूँ, हमारी फमलें ज्यादा पण्ड से मारी जाती हैं।

अध्यक्ष महोदय : कोई ऐसा तजुर्बा हुआ ठाकुर साहब को ?

श्री यशपाल सिंह : आबपाशी का तजुर्बा ऐसा हुआ है।

अध्यक्ष महोदय : कभी ऐसा हुआ है कि आप ने अचकन का कपड़ा लिया न हो और आप से दाम मांगे गये हों ?

श्री यशपाल सिंह : फसलें हमारी ज्यादा पानी से मारी जाती हैं। फिर भी जब हम आबपाशी नहीं भी करते तब भी हम से आबपाशी का टैक्स बसूल किया जाता है। इस लिये मेरी दरख्वास्त यह है 25 फी सदी जनता का ताल्लुक जिस चीज के साथ है उस के लिये कम से कम 50 करोड़ रुपया फ्री आफ इंटरैस्ट रक्खा जाये। जब ज्यादा से ज्यादा जवान हम हमेशा देते हैं तो उसका ख्याल तो होना चाहिये, पंजाब की बात मैंने इसलिये अर्ज की कि वहां का चीफ मिनिस्टर किसान का बेटा है, सब

से ज्यादा खून वह दे रहा है, सब से ज्यादा रुपया वह दे रहा है, सब से ज्यादा जवान वह दे रहा है, सब से ज्यादा सोना दे रहा है। आज मुबह प्रश्नोत्तर के समय मुझे हंसी आ रही थी जब पंजाब से दुधारू गाय को निकालने की कोशिश की जा रही थी। उन लोगों को दुध और घी मिलना चाहिये जो उस के मुस्तहक हैं। बल्कि आप उन्हें राय दीजिये कि अगर वह कहीं दुधारू गाय भेज रहे हों तो न भेजें। जो देश के लिये नहीं देते हैं उन को तो गरम चाय मिलनी चाहिये और दालडा का परांठा मिलना चाहिये। उन को घी, दुध का हक हासिल नहीं है। घी दुध का हक उन को हासिल है जो देश के लिये खून देते हैं। इसलिये मेरी दरख्वास्त यह है कि किसान जो ८५ फी सदी हैं, उन की दिक्कतों का ब्याल रक्खा जाये।

इस सिलसिले में मैं कहूँ कि मैं एक छोटा सा किसान हूँ मामूली सा किसान हूँ। मैं अपनी आमदनी का ५० फी सदी सरकार को देता हूँ। वार फंड में, नेशनल डिफेंस के लिये देता हूँ। चाहे वह आमदनी खेती की हो चाहे वह आमदनी हो जो मुझे पार्लियामेंट से थोड़ा बहुत मिल जाता है तनख्वाह के रूप में। लेकिन जो लखपति वजीर कांग्रेस के हैं वह अब तक १० फी सदी भी नहीं देते हैं। तो इन चीजों पर गौर किया जाये और किसानों की दिक्कतों को समझा जाये। किसान आज इतनी बुरी हालत में है कि अगर उसके लिये ५० करोड़ रु० न तय किया गया तो न वह अपने बच्चों को पढ़ा सकेगा और न अपनी खेती का इन्तजाम कर सकेगा।

पिछले जमाने में, जब कहते हैं कि सामन्तशाही थी, जब कहते थे कि जमींदारी सिस्टम था, उस वक्त हाली और मजदूर को १० फी सदी मिलता था और हम को ६ फी सदी मिलता है। रिहण्ड डैम को बिजली जितनी है उस में से ६ फी सदी तो मिलती है आबपाशी के लिये, खेती के लिये। बाकी

६५ फी सदी बिजली जो है वह सब सिनेमा घरों में चली जाती है या एंयाशियों में चली जाती है। या फिर वह दूसरे लोगों के पास चली जाती है। १० फी सदी जोकि हाली और मजदूरों को हक था उतनी भी हमें नहीं मिलती। अगर मैंने अश्लीलता का ठंका लिया होता, मैं फाहिशा गाने और नाच करवाता, कोई सिनेमा घर खोलता तो मुझे १० फी सदी बिजली मिल सकती थी। लेकिन किसान को सिर्फ ६ फी सदी बिजली मिलती है।

मैं बिजली का टैक्स देता हूँ १८ नये पैसे, बिड़ला साहब बिजली का टैक्स देते हैं ३ नये पैसे। बिड़ला साहब को जो बिजली मिलती है उस के तो बह ३ नये पैसे दें और खेती के लिये जो मुझे बिजली मिलती है उस के लिये मैं ६ १८ नये पैसे। इस तरह से हमारे साथ सीतेली मां का सलूक किया जाता है। इस चीज को हटाने के लिये सरकार जरूर कोई कदम उठाये। अगर वह एक कदम आगे बढ़ेगी तो हम सोचेंगे, कि हमारे साथ उस का हमदर्दी है। जब हम जवान दे रहे हैं तो हमारे साथ यह चीज क्यों न की जाये? मैं कहना नहीं चाहता था लेकिन अपना दुःख आप के सामने न कहूँ तो किस के सामने कहूँ। मेरा बेटा, मेरा सगा भतीजा था विक्रम सिंह। चीनियों ने कुल्हाड़ी से तीन टुकड़े करके उसे खत्म किया। जो लोग जवान दे रहे हैं, खून दे रहे हैं, फौज के लिये पैसा दे रहे हैं, आज उन की सुनवाई नहीं है। इसलिये मेरी दरख्वास्त यह है कि इस कारपोरेशन के लिये कम से कम ५० करोड़ रुपये कास्तकार के लिये फ्री फ्राम इंटरैस्ट तय किये जाय और किसान को मौका दिया जाय, अच्छी बीज के लिये, अच्छी आबपाशी के लिये और उस के अच्छे कन्सोलिडेशन के लिये।

यहां बार बार कहा जाता है कि अगर खेती आगे नहीं बढ़ी तो देश आगे नहीं बढ़ सकेगा। देश का दारोमदार खेती पर है। आप ने देख लिया उड़ीसा में, बिहार में, हजारों करोड़ रुपये खर्च किये गये इंडस्ट्री

[श्री यशपाल सिंह]

श्रीर कारखानों पर । लेकिन अग्रर पर कैपिटल इनकम बढ़ी है तो पंजाब में बढ़ी है, खेती को बजह से बढ़ी है । जब हम एग्रीकल्चर को फस्ट प्रायरेटी देंगे तभी हम आगे बढ़ सकेंगे । बगैर एग्रीकल्चर के देश आगे नहीं बढ़ सकेगा । इसलिये इस में यह प्राविजन जरूर होना चाहिये अग्रर किसान कहीं फेल हो जाता है, साल दो साल में वापस नहीं कर सकता है तो उसके हथकड़ियां न पहनाई जाये, उसे जेल में न डाला जाय, उसे मौका दिया जाय कि वह अच्छे बीज से, अच्छी आबपाशी से अपने खेत की तरक्की कर के बाद में पेमेंट कर सके । मैं आप से यह अर्ज करना चाहता हूँ कि जो रुपया रक्खा जा रहा है वह नाकाफी है । इस मामले में किसी से राय लेने की कोई जरूरत भी नहीं है । नेक काम में राय लेने की कोई जरूरत नहीं हुआ करती । यह तो पब्लिक का राज्य है, पब्लिक से पूछा जाय । जैसा श्री देशमुख साहब ने फरमाया, श्रीर ठीक फरमाया कि इस बिल को अभी पास न किया जाय, बल्कि जनता में घुमाया जाय । जो ८५ फी सदी जनता है उस से पूछा जाय ।

"Law is nothing but the will of the people expressed in terms of Law".

ला उस वक्त बनाया जाता है जबकि पीपल की आवाज देख ली जाती है । मैं कहना चाहता हूँ कि आज जरूरत इस बात की है कि जनता के इस बड़े हिस्से को ज्यादा से ज्यादा इमदाद की जाय ताकि खेती की तरक्की हो सके ।

जहां मैंने यह कहा कि डिफेंस के लिये, देश की रक्षा के लिये रुपये की जरूरत है, वहां इस सदन के माननीय सदस्य श्री मुजफ्फर हुसेन की आवाज में आवाज मिलाता हूँ, उन्होंने ठीक फरमाया है कि जिन लोगों ने सरकार की नवाजिसों से करोड़ों रुपये कमाये हैं, वगैरान उन को आमदनी का ५० फी सदी उन से लिया जाना चाहिये । जब किसान

की इमदाद की जायेगी, खेती तरक्की करेगी तभी देश की उन्नति होगी । यह बात कहने में बड़ी अच्छी लगती है कि हम लड़ने के लिये तैयार नहीं थे । हम खेतों की तरक्की कर रहे थे लेकिन अग्रर हमारे खेतों ने तरक्की की होती, खेती हमारी उन्नतिशील होती, खेती डेवेलप हो जाती, तो किसी की हिम्मत नहीं थी कि हमारी फौज को हरा सकता, क्योंकि खेती पर ही फौज का दारोमदार है ।

इन शब्दों के साथ ज्यादा वक्त न लेता हुआ मैं श्री पंजाबराव देशमुख के शब्दों में कहना चाहूंगा कि यह बिल्कुल सही बात है कि इस बिल को वापस लिया जाय और जनता की राय जानने के लिये भेजा जाय और कम से कम ५० करोड़ रुपया काश्तकारों के लिये फ्री आफ इंटररेस्ट रक्खा जाय ।

श्री सिहासन सिंह (गोरखपुर) : अध्यक्ष महोदय, यह जो विधेयक आज सदन के सम्मुख उपस्थित हुआ है, मुझे कुछ ऐसा लगा कि शायद यह विधेयक काश्तकारों को कृषि के सम्बन्ध में सहायता देने के लिये लाया गया है । लेकिन जब इसके अन्दर मैं गया तो नाम में श्रीर भीतर के भाव में भेद पाया । नाम से इस का कोई मेल नहीं था उस के अन्दर का । मैंने इसके ब्राज्जेट्स एण्ड रीजन्स को पढ़ा । अभी हमारे भाई कह रहे थे कि ५ करोड़ रुपया कम है । शायद उन्हें पता नहीं कि यह ५ करोड़ रुपया भी हम को श्रीर आप को मिलने वाला नहीं है । यह ५ करोड़ रुपया हमारे नाम से बड़े बड़े लोगों के पाकेट में जाने वाला है । आप इस के ब्राज्जेट्स एंड रीजन्स को पढ़ें तो उसी से मालूम होता है कि यह गरीब काश्तकारों के हित के लिये नहीं है । उनके हित के लिये बैंग्रहार्जिसिंग कारपोरेशन बना । जैसा रिजर्व बैंक रूल क्रेडिट सोसायटी की रिपोर्ट में था कि ८५ परसेन्ट देहातों में रहने वाली जनता के लिये,

जो कि देश के धन का भाषे से अधिक पैदा करते हैं, सरकार ने कुछ नहीं किया है। सरकार ने इंडस्ट्रियल फाइनेंस कारपोरेशन बनाया। उस कमेटी की रिपोर्ट के बाद वेअरहाउसिंग डेवेलपमेंट कारपोरेशन बना जोकि सन् १९५६ और १९६० में रिपील कर के वेअरहाउसिंग कारपोरेशन के रूप में, दो बाडीज के रूप में आया। लेकिन उस से हम को क्या लाभ हुआ। अगर उस से सही लाभ हो तो काश्तकारों का लाभ हो सकता है। लेकिन जब इस में देखा कि यह किस उद्देश्य से बनाया गया है रिफाइनेंस कारपोरेशन तो पाया कि इस को स्कीम यह है कि कहीं अन्यत्र फाइनेंस हुआ है तो अब उस को दुबारा फाइनेंस करना चाहते हैं। हम को तो फाइनेंस किया नहीं, जिसे पहले फाइनेंस किया था उस को दुबारा फाइनेंस कर रहे हैं, उन की तरफ ध्यान है। मैं आप का ध्यान ब्राजेक्ट्स एंड रीजन्स की तरफ दिलाना चाहता हूँ। इस में लिखा हुआ है:

"the new institution is intended to assist projects which cannot ordinarily be financed by established agencies such as the apex co-operative and land mortgage banks, either because the amounts involved in each individual scheme or project are very large or because the period for which credit is necessary is relatively long."

बेरी लाज अमाउंट इन्वाल्ड है उसे देने के लिये, या बड़ा पीरियड होता है। और आज जो सोसायटी है, अपेक्स कोऑपरेटिव सोसायटी चूंकि वह हमें नहीं दे सकती, उस परपज के लिये है। अभी सरकार की नीति के मुजाबिक किसी के पास चालीस एकड़ से अधिक भूमि नहीं रहेगी। तो हमारी बड़ी बड़ी नीड्स तो यों ही कम हो जायेंगी। बड़े बड़े काश्तकारों को जरूरत हो सकती थी कि वे बड़े फार्म बनाएं और उनके लिए मशीनें लावें। अब बड़े काश्तकार रहेंगे ही नहीं तो इस धन की किस के लिए आवश्यकता होगी। किसी के पास

चालीस एकड़ से ज्यादा भूमि ही नहीं रहेगी। दो दो तीन तीन एकड़ वाले किसानों को तो बैसे भी यह रुपया नहीं मिल सकता। जो बड़े काश्तकार हैं उनके पास आप ४० एकड़ से अधिक भूमि नहीं रहने देना चाहते। आप ऐसा देश के हित में कर रहे हैं इसलिए मेरा इससे कोई विरोध नहीं है।

जब यह बिल लाया गया तो मैं ने सोचा कि इस एग्रीकल्चर में कौन कौन शामिल होंगे। मुझे मालूम हुआ कि यह रुपया घूम फिर कर सिडप्लूड बैंकों के मालिकों के पास जाएगा। वे लोग औरों के नाम पर इस रुपए को भी ले जायेंगे।

इसमें एग्रीकल्चर को इस तरह डिफाइन किया गया है:

'agriculture' includes animal husbandry, dairy farming, pisciculture, poultry farming and stock breeding.

आज जो लोग जहाजों के द्वारा समुद्र में फिशरी कर रहे हैं वे एग्रीकल्चर में शामिल हो जाएंगे और बड़े बड़े धनों लोग आएं और कहेंगे कि हमको यह रुपया दिया जाए फिशरी के लिए और उनको यह रुपया मिल जाएगा। जो लोग स्टाक ब्रॉडिंग के लिए बड़े बड़े फार्म खोलेंगे उनको यह रुपया मिल जाएगा। आपन देखा होगा कि प्लानिंग कमिशन ने यह सिफारिश की है कि लैंड संतुलित स्टाक ब्रॉडिंग फार्म पर न लगाया जाए और जो दूसरे ब्रॉडिंग फार्म हैं उन पर भी यह संतुलित लागू न हो। तो मेरा विचार है कि एग्रीकल्चर के नाम पर यह रुपया उधर जाने वाला है।

यह बड़ा महत्वपूर्ण बिल है पर इसको इतने अल्प समय में हाउस से पास कराने का प्रयत्न किया जा रहा है। मैं समझता हूँ कि इस सदन के साथ न्याय

## [श्री सिंहासन सिंह]

नहीं हो रहा है। उचित तो यह था कि ऐसे महत्वपूर्ण विधेयक को मंत्राणी जा सिलेक्ट कमेटी को भजने का प्रस्ताव करतीं और हम अगल सत्र में सिलेक्ट कमेटी की रिपोर्ट पर विचार करते। यह इतना लम्बा चौड़ा बिल है और इसको आज दो, तीन चार घंटे में पास करने को आपके सामने रखा गया है।

आप देखें कि बिल के अन्दर कम्पनी का शब्द आया है। लेकिन देहात में काश्तकारों को कम्पनियां नहीं बनेंगी। कम्पनियां बनेंगी इन्हीं पोल्ट्री फार्म वालों की, फिशरी वालों की और स्टाक ब्रीडिंग वालों की, और ये कौन लोग कौन होंगे? ये लोग शहर के बड़े बड़े लोग होंगे। खेती के नाम पर इनके आफिस बम्बई में बनेंगे और कहीं आफिस नहीं बनेंगे। बम्बई में कौन सी खेती होती है? किस खेती की यह देख रेख करेंगे? बम्बई में फिशरी की खेती होती है, पोल्ट्री की खेती होती है और डेयरी की खेती होती है। इसलिए वहां हो इन आफिसों के हेडक्वार्टर होंगे।

इस सम्बन्ध में मैं आपका ध्यान रिजर्व बैंक की कमेटी की रिपोर्ट की ओर दिलाना चाहता हूँ। उसने यह सिफारिश की है कि देश के अन्दर जो बैंक हैं उनको अगर एक सूत्र में बांध दिया जाए तो इससे सारे देश का कल्याण हो सकता है। उन्होंने अपनी सिफारिश को बड़े मार्मिक शब्दों में व्यक्त किया है। हमारे देश में ६१ सिंडिकेट बैंक हैं इनको एक सूत्र में बांधने की उनकी सिफारिश है। उन्होंने कहा है:

"If we should succeed in devising some process by which these banks could be integrated into one institution and if that one institution could be effectively aligned

to national policies, then indeed this should be an extremely important and extremely desirable line of development."

इसमें नेशनल पालिसी की बात कही गयी है। आज हम नेशनल पालिसी की बात करते हुए खेती की उपज बढ़ाने की बात करते हैं। इसके लिए वेयरहाउसिंग कारपोरेशन बनाया गया ताकि किसान वहां अपनी प्रोड्यूस रखे और उसको वहां से रुपया दिया जाए। इस वेयरहाउसिंग ऐक्ट की धारा २४ के सब क्लॉज डो० को आप देखें। अगर आज ये वेयरहाउसिंग कारपोरेशन देहात में फैले होते तो हमको उनसे रुपया मिलता और हम अपना काम करते और इस रिफाइनन्सिंग कारपोरेशन की जरूरत ही होती। इस सब-क्लॉज डी में वेयरहाउसिंग कारपोरेशन के फंक्शन दिए गए हैं जो इस प्रकार हैं।

"...to act as an agent of the Central Warehousing Corporation or of the Government for the purpose of purchase, sale, storage and distribution of agricultural produce such as manure, fertiliser, agricultural implements and other commodities."

अगर यह काम देहातों में किया जाता तो हम इन वेयरहाउसिंग में अपनी पैदावार जमा कर देते और इनसे हमको फरटी-लाइजर आदि मिलता जिससे हम खेती की उपज को बढ़ा सकते थे। लेकिन आज भी वे देहातों में नहीं हैं। सन् १९५६ में आपने ऐक्ट पास किया और फिर सन् १९६२ में उसको रिपॉल किया। हम आज देखते हैं कि बड़े बड़े शहरों में वेयरहाउसिंग कारपोरेशन बने हैं। देहातों में उनके दर्शन नहीं हैं। न काश्तकारों को पता है कि उनके हित के लिए वेयरहाउसिंग बने हैं जहां वे अपना गल्ला रख कर ७५

फीसदी रुपया ले सकते हैं और जब भाव ठीक हो उस समय उस गल्टे को बेच सकते हैं। अगर उस तरफ ध्यान दिया जाता तो हमारा हित हो सकता था बनिस्वत इस बिल के।

आप देखें कि जो पहले इंडस्ट्रियल फाइनेन्स कारपोरेशन बना, उसके लिए पार्लियामेंट में बड़ा हल्ला मचा था। इसमें इंडस्ट्री वालों को रुपया देने की योजना थी जिनका देश को आय में केवल १८ प्रतिशत योग है जब कि एग्रोकल्चर का योग ४७ पर सेंट है। इस इंडस्ट्रियल फाइनेन्स कारपोरेशन के बारे में यह शिकायत की गयी कि जो इसके डाइरेक्टर थे उन्होंने ही रुपया ले लिया और उसे अपनी कम्पनियों में लगा दिया। इसके बाद एक कमेटी बना। उसका रिपोर्ट मैं आपके सामने पेश करना चाहता हूँ। स्वर्गीय लाला श्रीराम उस कारपोरेशन के प्रेसिडेंट थे। उनके खिलाफ एलंगेशन लगाए गए थे। स्पेसिफिक एलंगेशन थे। उनके बारे में यह फाइंडिंग कमेटी ने दिया कि उन्होंने कारपोरेशन का ढाई करोड़ रुपया अपने घराने वालों को दे दिया। कमेटी ने इस प्रकार लिखा है :

"From the list of names of directors on the board of the erring concerns furnished to us by the Corporation, we are constrained to state that though the loans from the Corporation were not confined to any particular group of capitalists, there is no denying the fact that a large portion of the loan applications was from big business."

तो इस तरह उन्होंने सब रुपया ले लिया। मुझे डर है कि इसमें भी जो डाइरेक्टर बनने वाले हैं वे ही सारा रुपया ले लेंगे।

**एक माननीय सदस्य :** और फिर कौन सेगा।

**श्री सिंहासन सिंह :** मैं आप का ध्यान इस के सैक्शन १८ की ओर दिलाना चाहता हूँ। उस ने लिखा है कि जो डाइरेक्टर किसी तरह इंटरेस्टेड हो वह पार्ट न ले। लेकिन उसको रुपया तो मिल ही जायेगा। वह कह देगा कि हम पार्ट नहीं लेते लेकिन हम को रुपया दे दिया जाये। हम अलग हुए जाते हैं। तो इस तरह उसको रुपया तो मिल जायेगा। तो इस सैक्शन के रहते हुए भी जो रुपया है वह इंडस्ट्रियल फाइनेन्स कारपोरेशन की तरह उस तरफ बला जायेगा।

इस के अलावा अगर सैक्शन १८ की पाबन्दी न भी हो तो कोई दोष नहीं है क्योंकि इस में दफा २१ है। उस के अनुसार यदि कोई डाइरेक्टर कानून के खिलाफ भी रुपया ले ले तो उस पर कोई आपत्ति नहीं हो सकती और वह पीनल क्लाज से निकल जाता है। ऐसा डिफैक्टिव यह कानून है ; हम देखते हैं कि अन्त में डाइरेक्टर है, मध्य में डाइरेक्टर है और आदि में डाइरेक्टर है। वही दिखायी देता है।

जैसा कि देशमुख साहब ने कहा यह पांच करोड़ रुपया १५ बरस के लिये गवर्नमेंट फ्री ग्राफ इंटरेस्ट इस कारपोरेशन को दे रही है। १५ बरस बाद सूद लगाया जायगा। इस का लाभ किधर जायेगा इस का पता नहीं।

इस में ९ डाइरेक्टर होंगे। पहले उनको गवर्नमेंट नामिनेट करेगी। और उन में से तीन सरकारी अधिकारी होंगे। एक रिजर्व बैंक के मनीनीत अधिकारी होंगे। मेरी समझ में नहीं आता कि इस में सरकारी अधिकारी क्यों डाइरेक्टर बनाये जा रहे हैं। यह एग्रोकल्चर फाइनेन्स कारपोरेशन है। तो इस के शेयर होल्डर्स में से डाइरेक्टर होने चाहियें। ये तीन सरकारी अधिकारी क्यों रखे जाते हैं।

फिर सब कमेटी बनेगी। इंडस्ट्रियल फाइनेन्स कारपोरेशन की भी एक सब कमेटी बनी थी। एन्वयारी कमेटी ने उस सब कमेटी के बारे में कहा था कि इसको तोड़ दो

[श्री सिंहासन सिंह]

क्योंकि जितना रकमा बांटा गया है वह सब इस सब-कमेटी ने बांट लिया है, बांड को पता भी नहीं चला। यहां भी सब-कमेटी बनती है। मेरा ख्याल है कि सब-कमेटी मत बनाइये। जब ६ का ही भ्रजा बुरा बांड बनने वाला है, छोटी कमेटी खुद ही है तो फिर उस के अन्दर बाहर और भीतर से कोई सब-कमेटियां बनाना महज उस खर्च को और अधिक बढ़ाना है और उससे कोई लाभ होने वाला नही है। मेरा आप के द्वारा गवर्नमेंट से अनुरोध है कि इस पर विचार करें और देखें कि किस हद तक यह विवेक हम काश्तकारों के हित में जाता है। अगर यह काश्तकारों के हित में नहीं जा रहा है और अगर इससे किसानों को कोई लाभ मिलने वाला नहीं है तो मेरा आग्रह है कि यह हम काश्तकारों के नाम पर अंशों को रकमा न बांटा जाय। काफी रकमा आप ने गैर लोगों को दे दिया है। जितने भी बड़े बड़े कल, कारखाने खड़े हैं यह सब गवर्नमेंट के रुपये से खड़े हैं और वह आज भी रकमा ले रहे हैं। बड़े बड़े आलीशान मकानात भी गवर्नमेंट के रुपये से बने हैं; यहीं लिक भवन गवर्नमेंट के रुपये से बना है और गवर्नमेंट खुद अपने दफ्तर के लिये उस का किराया देती है। खुद अपने रुपये से बनवा कर उस का किराया देना यह उचित ढंग नहीं है। मैं मंत्राणी महोदया से अनुरोध करूंगा कि वे इस पर पुनः विचार करें। आखिर हम लोग उन्हीं के दल के आदमी हैं। हम फाल करते हैं। हम ग्रहस्थ हैं, काश्तकार हैं और खेती करने वाले हैं। हम चाहते हैं कि अगर हम काश्तकारों के नाम पर और उन का फायदा करने के लिये कोई बिल बने, कृषि की तरक्की के लिये कोई बिल बने तो वाकई वह कृषि की तरक्की करने वाला हो और उस का उपयोग खेतीबाड़ी की तरक्की में किया जाय। ऐसा न हो कि हमारे नाम से जो उस के डाइरेक्टर्स और म्याग्नाइजर्स बनें वह रकमा ले जायें।

मेरा सब से बड़ा विरोध इस में शैड्यूल्ड बैंक्स को लाने का है। जितने भी शैड्यूल्ड बैंक्स

हैं वे कृषि का कोई काम नहीं करते हैं, कृषि के लिये कोई रकमा नहीं देते हैं। वह हमारे शेयरहोल्डर्स होंगे १००० शेयर्स तक और शेयरहोल्डर्स के बाद वह इलिजिबिल भी हैं। उन के पास रकमा है मगर वह रकमा पाने के भी मुस्तहक हैं। वह किस लिये रकमा लेंगे? शैड्यूल्ड बैंक वाले किस लिये रकमा लेंगे? यह कौन सा एप्रोक्लर करते हैं, कौन सी खेती करते हैं। यह जो शैड्यूल्ड बैंक वालों को एलिजिबिल में रक्खा गया है उस के लिये मेरा विरोध है। मैं आप के द्वारा पुनः सरकार से अनुरोध करूंगा कि यह बिल ऐसा है जिस पर पूरी तरह से विचार होना चाहिये और इस सदन को इतनी जल्दी २, ३ घंटे के अन्दर ऐसे ग्राम विषय पर पास करने के लिये मजबूर न करें।

Shri P. Venkatasubbiah (Adoni):  
Mr. Speaker, Sir when I saw that a Bill of this sort was introduced in this House, my expectations were roused and I was very happy that at last an attempt was made to give financial assistance to lakhs and lakhs of peasants in our country. But when I went through the provisions of this Bill, I must say that I was very much disappointed. It appears from the way in which it is being done that an attempt is being made to separate the agricultural credit wing of the Reserve Bank and to constitute into a separate corporation. Beyond that no attempt is being made to give adequate financial assistance to the farmers who are the mainstay of our country. Nearly, 80 per cent of our people live on agriculture. The prosperity of the agriculturist means the prosperity of the country. All these years several attempts have been made to solve the indebtedness of the many farmers living in this country. Many committees have been set up. Rural credit survey was conducted, year after year. Many economists have been going into the stupendous problem with a view to devising ways and means to find out and solve the



real problem facing the peasantry of our country. In spite of all these, the real problem has not been tackled successfully nor was it done in a very large way. I am associated with several co-operative institutions which give credit to the peasants. This Bill envisages that they will take the place of the Reserve Bank of India in giving assistance to the apex banks and the Central mortgage banks. Without tackling the basic problem of providing credit facilities to the peasantry living in this country, there is no use of simply trying to meddle with the problem in a haphazard way. The credit societies and the land mortgage banks that are working in this country, in spite of their large growth, in spite of their trying to grapple with this problem, are not able to solve even one per cent of the rural indebtedness of the peasantry. In a credit society or a land mortgage bank, the rules and conditions are so framed that the peasant will not be able to get a loan. Even if a loan is granted, it would be one-fourth of the property that the peasant pledges. Not even that. It will take not less than six or seven months to get the paltry sum of Rs. 500 or Rs. 1,000 for the farmer. When that is the case of the credit societies and land mortgage banks in this country, how then, by this piece of legislation are we going to solve this stupendous problem?

This corporation should not be charged with the only duty of giving aid to the apex and central land mortgage banks. It should take into consideration the problems that the peasantry is facing in this country, and Government should try its best by bringing in a comprehensive legislation to see how far this stupendous problem could be solved down from the village level. If that attempt is not being made, there is no use of bringing this legislation.

Out of the several institutions that are working in this country, only the land mortgage banks or the apex banks are coming to the aid of the peasant. What about the other huge institutions that have come up in the

country? For example, the Life Insurance Corporation or the scheduled banks have not thought for one moment of coming to the aid of the farmers. But now the Government wants to give them their share in this Refinance Corporation. The Life Insurance Corporation, we are told, has been going about giving loans for the construction of houses, etc., but not for one moment have they thought of giving any aid to the institutions that give credit to the peasants. So, I would request the hon. Minister to reconsider the whole matter. Let them drop this Bill now and constitute a committee of people who are interested in agricultural indebtedness in this country and make a thorough enquiry of it, and also go through the various reports that have been submitted by the various economists as also the various reports such as the report of the Rural Credit Survey Committee, and come out with a comprehensive legislation to see that the problem of creditworthiness and the rural indebtedness of the peasantry is substantially solved. Unless that is done, there is no use of coming here with this small piece of legislation. It will raise only some hopes among the peasantry, but at the same time, they will be sorely disappointed. They will say that such a Bill which is coming will do something good; their expectation will be aroused and they may feel that their lot is going to improve. But really it is not so. It will be only a misnomer. I would request the Minister, through you, that a comprehensive Bill must be brought forward.

Also, they say in this Bill that the apex societies and the central land mortgage banks will be given some financial assistance. But you will realise that several irrigation projects are being contemplated; people are very eager to come forward and make their contributions to any work which will bring irrigation and water to their fallow land, which will bring prosperity to their homes. They are very eager to contribute their mite, but their financial inability is prevent-

[Shri P. Venkatasubbaiah.]

ing them. They say they will pledge their lands. They say, "give us money; we will give it in the shape of cash to the Government." But no financial agency nor any other thing has been provided in any Act to give such assistance to the people to come out and contribute liberally to the Government for the execution of these projects. Only, the Government will introduce a project, construct the dam and then later, will come up heavily on the peasants by way of a betterment levy, taxing at the rate of Rs. 250 to Rs. 400 for every acre.

17 hrs.

The poor people will not be able to pay it; they will say, this project has not come to their prosperity, but it has come to doom them. That is the tendency now in the country. Though vast areas of land are being brought under irrigation for the purpose of reclamation, no amount can be spent by the farmers. So, the criticism will be that the land has not been reclaimed, though water has been brought to their fields. Such aspects

also are to be considered. When voluntary organisations or institutions come forward and say, "we will contribute to this project; you give some amount from your agency", provision should be made for it. Provision should also be made to see that the farmers also come up with their contribution and be able to step up production in this country.

There are other allied institutions also that are to be financed. As Dr. Deshmukh pointed out, many agro-industries are to be set up from this and unless you have a big scheme covering all these things, it will be disappointing and antagonising the vast peasantry you have in this country.

Mr. Speaker: He may continue on the next day. The House stands adjourned till 11 A.M. tomorrow.

17.02 hrs.

The Lok Sabha then adjourned till Eleven of the Clock on Wednesday, the 23rd January, 1963 (Magha 3, 1884 (Saka)).