

not getting the connections in time. The consumers are waiting for connections for months together. For example, the setting up of a new exchange in Uppahiru of Krishna district was announced and a building was constructed many months ago. Still, it has not been opened and the people are awaiting connections. In Hyderabad, many people got the wiring done and also got the instruments, but connection was not given for months together. This is a peculiar situation with the Telecom Department. If we ask from a private company like Tata, in Hyderabad, they will give the connection the very next day. When will the Telecom Department become so prompt? Although the Telecom Department had brought out the advertisement that within 24 hours, the complaints will be attended to; and within 25 days of the request shifting of phone will be done, yet these are delayed for days and months. I want the Government to take necessary action and ensure better and prompt facilities to the consumers; otherwise the day is not far off when the private sector will overtake the Telecom Department. Thank you, Sir.

MR. CHAIRMAN : Now, Shri Ravi Shankar Prasad.

Non-Holding of Panchayat elections by State Governments every five years

SHRI RAVI SHANKAR PRASAD (Bihar): Sir, I am extremely grateful to you for giving me the opportunity to make my Special Mention. Sir, I am raising a matter of great importance, namely, the complete crippling effect on the functioning of the local bodies and gram panchayats in the country, on account of non-holding of elections. Sir, as you are aware, article 40 of the Constitution says "The State shall take steps to organise village panchayats and endow them with such powers and authority as may be necessary to enable them to function as units of self-government." Sir, the 73rd Amendment was made which led to far-reaching changes in article 243 which clearly said " Every Panchayat, unless sooner dissolved under any law for the time being in force, shall continue for five years from the date appointed for its first meeting and no longer." The question of the Tenth Finance Commission has already been raised by my hon. friend, Mr. Reddy, I do not want to repeat that. But, Sir, that is a very serious question. As a result of these amendments to the Constitution, in many States, like Madhya Pradesh and others, local bodies are functioning . But in other States, no election, either in respect of gram

panchayat or local bodies, has been held. I would particularly refer to my own State of Bihar where, since 1978, no election, either of gram panchayats or of municipality has been held. Sir, it is a very serious matter since there is a judicial order of the High Court to hold the elections to gram panchayats and local bodies. The people are being denied of their right to self-governance. Besides, Sir, the people of the State of Bihar are also being denied of the funds because, as per the Tenth Finance Commission's recommendations, the money is to be released only to the panchayats and local bodies which are functional. We gather that as much as Rs. 400 crores is being lost every year by these municipal bodies and gram panchayats on account of the non-holding of elections. It is a very serious matter. It is a matter which ought to be taken notice of. I would request through you, Sir, the Government to kindly ensure that the complete case of violation of the constitutional mandate ought not to be resorted to and the people of Bihar must be given the opportunity, at the earliest, of self-Government. Thank you, Sir.

श्री रामदेव भंडारी (बिहार) : मान्यवर, पंचायती चुनाव के लिए बिहार सरकार दोषी नहीं है। बिहार में पंचायती चुनाव के लिए सारा कार्यक्रम तय कर लिया गया था। बिहार सरकार चाहती है कि पंचायत चुनाव में भी पंचायती राज में भी पिछड़े वर्गों के लिए, महिलाओं के लिए और जो समाज में कमजोर लोग हैं उनके लिए आरक्षण की व्यवस्था हो। बिहार हमेशा से ही समाज पर वर्चस्व रहा है, जो पंचायती राज्य व्यवस्था को भी जेब में रखे हुए हैं, उनको अच्छा नहीं लगा कि गरीबों का भी पंचायतों पर कब्जा हो। वे कोर्ट में गए, हाई कोर्ट में गए, सुप्रीम कोर्ट में गए और यह मामला कोर्ट में लम्बित है। **(व्यवधान)** हम अभी भी चुनाव कराने के लिए तैयार हैं मगर चुनाव में कमजोर वर्ग के जो लोग हैं पिछड़े वर्ग के जो लोग हैं, दलित हैं, अल्पसंख्यक हैं, उनकी हम भागीदारी सुनिश्चित करना चाहते हैं। बिहार सरकार कभी भी पंचायत चुनाव से बाहर नहीं जाना चाहती है बल्कि चुनाव कराना चाहती है। धन्यवाद।

श्री एस.एस. अहलुवालिया (बिहार) : सभापति महोदय, बिहार एक ऐसा राज्य है जब भारतीय संविधान बना तो उसके संरक्षक बिहार के ही पुत्ररत्न डा. राजेन्द्र प्रसाद जी हुए। आज के बिहार की गति यह है कि पिछले 22 वर्षों से म्यूनिसपल कारपोरेशन के और पंचायतों के चुनाव नहीं हुए हैं। पंचायत राज का बिल पास हो गया है, नगरपालिका का बिल पास हो गया है, संविधान में संशोधन हो गए और उसके बावजूद आज भी वहां पर यह

अधिकार वहां के गांव के लोगों को या यहां के म्यूनिसिपल कारपोरेशन के लोगों को नहीं है कि अपनी इच्छा अनुसार योजना बना कर जो अनुदान की राशि जाती है या जो एलोकेशन उनको होता है उसका वे प्रयोग या सदुपयोग कर सकें। महोदय, इन अधिकारों से वंचित रखा जा रहा है तरह-तरह के बहाने लगाए जा रहे हैं। मेरा आपके माध्यम से अनुरोध है कि सरकार इस पर दबाव बनाए और दबाव बना कर बिहार की जनता, जो गांवों में और शहरों में बसती है, उनके अधिकारों का तुरन्त पालन हो और उनको यह अधिकार मिले कि अपने द्वारा पंचायत में अपने सदस्य निर्वाचित कर सके और म्यूनिसिपल कारपोरेशन में अपने कार्पोरेटर और काउंसिलर निर्वाचित कर सके और अपने हिसाब से वे अपनी पंचायत और म्यूनिसिपल कारपोरेशन को चला कर प्रगति के रथ को गांवों और शहरों तक पहुंचा सके। धन्यवाद।

Frauds in public sector banks

SHRI N. THALAVAI SUNDARAM (Tamil Nadu) : Mr. Chairman, Sir, thank you for giving me this opportunity to speak on a very important subject. This is a very major issue regarding frauds in the nationalized banks. Day by day the depositors are losing their money because of various frauds in the nationalized banks. There are reports that more than 27 State-owned banks have lost Rs. 48,000 crores. The State Bank of India has lost Rs. 355 crores. The Canara Bank has lost Rs. 233 crores. The Central Bank has lost Rs. 85 crores. The Bank of India has lost Rs. 78 crores. The Dena Bank has lost Rs. 75 crores. The number of cases registered in the case of the State Bank of India is 16%: So far as the Canara Bank is concerned, 800 cases have been registered. So far as the Central Bank is concerned, 300 cases have been registered. So far as the Bank of India is concerned, 600 cases have been registered. Sir, internal crime is going on in more than 28 nationalized banks. In the case of the Indian Overseas Bank also the same thing is going on. In the State Bank of India, there was a loss of Rs. 55 crores. In the Canara Bank there was a loss of more than Rs. 20 crores because of these frauds. I would request the Government to take necessary action to control the internal crime that is going on in the nationalized banks. How are we going to solve this problem? We need to control these frauds which are going on in these banks and there is a need to review the concurrent audit. Until and unless you revamp the system of concurrent audit, this problem cannot be solved. In the year 1998 the total loss was to the tune of Rs. 481 crores. In the year 1999, the loss increased to Rs. 900 crores. I request the Government to