

[श्री सुरेजीत सिंह ग्रहलुवालिया]

सरकार की ओर से भी विरोध होता चाहिये। भारत सरकार इसके बारे में क्या कर रही है, इस पर एक स्टेटमेंट दे। सरकार अपने हई कमोशन से पूछे कि यह गुरुद्वारे वहां पर किस अवस्था में हैं और हमारी प्रापर्टी को किस तरह से डाइवर्ट किया जा रहा है। इस पर मैं सरकार का ध्यान आकषित करना चाहता हूँ।

SHRI V. NARAYANASAMY (Pondicherry): Madam...

THE DEPUTY CHAIRMAN: No, I won't permit any more business which is not listed. It is enough. We have spent 45 minutes on it. I have so many names for clarifications on the Statement regarding debt relief to farmers. The Minister is here. He has been waiting. I will again very humbly request the Members, I have got so many names from one party, please voluntarily withdraw some names because we have very important Scheduled Castes Bill today. The Minister is here. We have a very, very large number of speakers, 27 speakers. And we still have another scheduled discussion which we started yesterday and which is not complete; the discussion on the atrocities on Scheduled Castes is not complete. And we have also some discussion and reply of the home Minister. I do not know how we can stretch the time. Therefore, please withdraw some names voluntarily or I will have to take my own decision. (Interruption) It is entirely within my right to withdraw any name but I leave it to you to voluntarily withdraw. I would suggest those Members who generally speak in the House should allow those who do not get a chance to speak. So I can withdraw some names.

SHRI JAGESH DESAI (Maharashtra): I withdraw my name.

THE DEPUTY CHAIRMAN: You don't speak so much. So you need not withdraw.

CLARIFICATIONS ON THE STATEMENT REGARDING DEBT RELIEF TO FARMERS, ARTISANS AND BUNKERS (WEAVERS)

डा० अब्दुल अहमद खान (राजस्थान): उपसभापति महोदय, माननीय वित्त मंत्री जी ने 10 हजार रुपये की ऋण माफी के संबंध में जो वक्तव्य दिया है, आपके माध्यम से मैं माननीय मंत्री जी से यह जानना चाहूंगा कि चुनबी घोषणापत्र में जनवरी के समय जो घोषणा इन्होंने की थी, जो कंडीशंस इन्होंने रखी है इस ऋण को मफ करने के लिए क्या उस समय भी इन कंडीशंस के बारे में कुछ बताया था, या जनता से जब 10 हजार रुपये ऋण माफी के नाम से वोट लेने की बात की थी तो क्या उन ऋणदाताओं को इन कंडीशंस के बारे में जो आज पैदा की गयी है, कुछ बताया था। केन्द्र सरकार राज्यों के सहकारी बैंकों और भूमि विकास बैंकों के संबंध में कर्ज का अर्धा भार वहन करने के लिए तैयार है, अर्थात् जिन भी ऋणदाताओं में राज्यों के सहकारी बैंकों और भूमि विकास बैंकों से ऋण लिया था उस वर्ज का अर्धा भार केन्द्र सरकार वहन करने को तैयार है तो मैं जानना चाहता हूँ कि जो राज्य सरकारें अर्धे भार को वहन करने के लिए तैयार नहीं हैं वहां के ऋणों का क्या होगा? क्या उन राज्यों के 10 हजार रुपये के ऋणियों का अर्धा ही ऋण मफ होगा या उनका ऋण बिल्कुल मफ नहीं किया जायेगा? दूसरा क्या केन्द्र सरकार ने राज्य सरकार से बात की है इस संबंध में कि कौन कौन सी राज्य सरकारें इस ऋण का अर्धा भार वहन करने को तैयार हैं, यदि हा तो वृष्या मंत्री जी बतायें कि कौन-कौन सी राज्य सरकारें इस 10 हजार के ऋण का अर्धा भार वहन करने को तैयार हैं। धन्यवाद।

SHRI S. B. CHAVAN (Maharashtra): Madam, this is a very important subject. I wish the hon. Finance Minister had been here to clarify the position. But, unfortunately, he could not be present in the House. There are two or three points which the Government will have to clarify.

According to the statement which was made in the President's Address there was no distinction between

banks which are in the Central Sector or banks which are in the State sector. Madam, I have not been able to quite understand, what is the basis on which this Government thinks that the cooperative banks are in the State sector? This is the fundamental point on which I would like to have clarification from the Government because all the banks, whether they are nationalised banks or the cooperative banks are regulated under the Banking Regulation Act. NABARD and the RBI both are under the supervision of the Central Government. That is why this kind of an invidious distinction which has been made between the State cooperative banks or the District cooperative banks and the nationalised banks, according to me, is not a correct sort of distinction which the Government is making and which was never contemplated before. I would like to know whether before making this kind of a statement about the State Government sharing the burden upto 50 per cent has the Central Government consulted all the State Governments, before committing them to this kind of position. According to my information, most of the State Governments were not consulted in the matter. Their financial position is very well known. The Planning Commission, when they decide their Annual Plans, know the financial position of most of the State Governments. None of the State Governments are in a position to shoulder this burden of 50 percent. If the Central Government is thinking in terms of shouldering this responsibility on behalf of the State Government. Certainly I have nothing to add to it. But the statement which has been made by the Finance Minister clearly shows that they are prepared to take this responsibility only up to 50 per cent, the rest of 50 per cent will have to be shouldered either by banks or by the State Governments who do not have the resources at their disposal. What is ultimately going to happen to those borrowers who happen to be in those

States which are not in a position to make contribution to the extent of 50 per cent? That is the point on which I would like to have a clarification.

While replying to the General Debate on the Budget, the Finance Minister was pleased to state that the ultimate burden will not come to about Rs. 14,000 crores as was estimated by R.B.I. When we tried to seek information, he said: there are different permutations and combinations possible; you may not be able to understand what exactly is going to be the nature of the scheme; the nature of the scheme is to be announced later on.

This is a very cryptic statement that he has made. I am not able to understand it. I tried my level best to find out as to what exactly is the permutation and combination which the Finance Minister has in view. I would like to have a clarification so that basis we should be able to find out as to how the burden of Rs. 14000 crores can be adjusted within Rs. 1000 crores. This is supposed to be a one-time scheme which is going to be implemented. I am not able to understand. Let them first clarify what exactly the scheme is and how they have worked out the burden of Rs. 14000 crores to be adjusted in Rs. 1000 crores. In fact, this is very necessary. The sowing season is going to start within a week or ten days' time. Even if you take it for granted that the central sector banks are going to shoulder the responsibility of the borrowers, I would like to know whether any guidelines have been issued to the different banks. I have consulted a number of banks and I can say without any fear of contradiction that none of the banks has received any guidelines so far. If the guidelines are going to be issued after this, then I don't know how this scheme is going to be implemented. Most of the agriculturists are going to be declared defaulters and they will not be eligible for any

[Shri S. B. Chavan]
kind of new credit. The entire credit system will be choked and everybody will be a defaulter. Is the Government thinking of having some kind of an interim scheme till the whole thing is finalised so that the agriculturist is in a position to get the credit which is very badly required before the sowing season actually starts? These are the three points in which I would like to have clarifications.

SHRI A. G. KULKARNI (Maharashtra): Madam Deputy Chairman, I support what my senior colleague, Mr. Chavan, has stated. My question are concerned mainly with farmers and weavers, particularly in the cooperative sector. Madam, I first wanted to check up what the Finance Minister had stated.

The Finance Minister stated on that day late in the evening;

"In respect of cooperative banks and land development banks in the State sector, I am happy to announce that in order to assist the State Governments in regard to Debt Relief Scheme on the central pattern the Central Government will bear fifty per cent of the burden of relief on loans taken from the banks in the State sector."

This is what the statement says. There is a lot of confusion. I asked a question on 25th March to know what is the total quantum of loan which may attract the announcement made by the Government. They have stated that the cooperative and regional rural banks and commercial banks have got loans of the order of Rs. 26000 crores. As mentioned by Mr. Chavan, the announcement when made during the election, was of the order of Rs. 14000 crores and the provision in the budget is Rs. 1000 crores. I do not understand the logic.

THE DEPUTY CHAIRMAN: I may very humbly request the Members to be a little brief. If you want me to call the Members, then everybody will have to sacrifice a little. If some-

body is going to be very liberal, then the rest of the Members will suffer because of that one Member.

SHRI A. G. KULKARNI: Madam, I will be very brief. This is problem which is on our neck. Unless I provide loans through my district central cooperative banks to the farming community by the first week of June, they will be in trouble. One has to remember that. That is why our agonies are great. Unfortunately, Mr. Dandavate had to go. I hope the Minister will take it up with the Prime Minister and a top-priority decision will have to be taken.

As has been rightly pointed out, only two days back, the Chief Minister of Maharashtra has made a statement, and he has written a letter to the Prime Minister also, a copy of which is with me. He has brought out the same thing there. So, I want to know whether you want the farming community to start sowing operations and purchase inputs or not. What should they do? Madam Deputy Chairman, his statement is that 80 per cent of the loans are covered by the cooperative banks. And the commercial banks have a very insignificant role to play in Maharashtra. Through the announcement made by the Minister, the eligibility for getting loan remission comes to between Rs. 280 crores to Rs. 300 crores. Out of that, Rs. 150 crores has to be immediately transferred or allowed to be drawn by the Maharashtra State Co-operative Bank from the NABARD. I want to ask you whether you will make any such arrangements.

Secondly, Madam, I am very sorry to say that the entire scheme is just like marrying in haste and facing the problems afterwards. They have announced this during the elections. Still, no guidelines have been given, as Mr. Chavan has pointed out. In the morning, I talked to the Managing Director of the Maharashtra State Co-operative Bank. He says, "there are no guidelines with me and I cannot say anything. It is up to the Central Government to take a decision." Mr.

Minister, this is a very serious problem. It will be just like Andhra Pradesh. The farmers will have to hang themselves if the money is not forthcoming. So, don't make scheme which you cannot implement. And make the schemes with fool-proof arrangements because you are dealing with crores of farming community.

My next point is about weavers. Perhaps, my friend, Mr. Pragada Kotaiah will also take it up. And what are you doing about the handloom weavers? Handloom weavers are not individual loanees. Handloom weavers are supplied credit from the co-operative society. In Tamil Nadu, Karnataka, Maharashtra and Gujarat I do not know about Uttar Pradesh and Bihar because there the co-operative sector is very weak the co-operative society gives the inputs to the weavers. I want to know whether this scheme will be extended to the co-operative societies because there is no individual weaver beneficiary. A very few of them are there. This is another aspect which I wanted to point out.

Now, I come to my last point. Mr. Minister, you are a very mild and good gentleman, son of a respected leader of our country. I would request you to please take it to the Prime Minister today or tomorrow and see that some decision is conveyed to the NABARD so that the farming community and the weavers community gets the money. And the Chief Minister of my State is in a very delicate position. He cannot make money available to the farming community.

THE DEPUTY CHAIRMAN: Now, I once again remind the Members that at the moment, I have 28 names. If everybody takes six or seven minutes, we will need two or three hours for it.

SHRI G. G. SWELL (Meghalaya): I will take just one minute.

THE DEPUTY CHAIRMAN: I am not telling you; I am telling everyone. If you take one minute, I will be very happy. But from where can

I get two or three hours? So, please decide among yourselves as to who will take up this. I think, the farmers' issue and the weavers' issue, he has taken up. I can understand that everyone of us is concerned with the farmers or the weavers in some way or the other. First of all, I request the House that.... (Interruptions) Mr. Kulkarni, you are a senior Member. I am on my legs.

SHRI A. G. KULKARNI: Madam, Mr. Pragada Kotaiah still has not opened his mouth.

THE DEPUTY CHAIRMAN: He has opened his mouth.

SHRI A. G. KULKARNI: He is the leader of the handloom community.

THE DEPUTY CHAIRMAN: I have already told him that he will be allowed. And for your information, he opened his mouth yesterday, loud and clear.

SHRI G. G. SWELL: I will take just one minute.

THE DEPUTY CHAIRMAN: I think, we need not have if the hon. Members agree lunch-hour. We can dispense with it. Otherwise, we will not be able to complete the Business. Or, we may have to sit till around 8 or 9 p.m. I do not want the discussion on the working of the Ministry of Home Affairs to be carried to tomorrow. We must complete the Business listed for today, today only. What does the House say? Lunch-hour or no lunch-hour?

HON. MEMBERS: No lunch-hour.

THE DEPUTY CHAIRMAN: Mrs. Jayanthi Natarajan, come and handle now.

SHRI S. B. CHAVAN: You are going for lunch?

The Vice-Chairman (Shrimati Jayanthi Natarajan) in the Chair.

SHRI G. G. SWELL: Madam Vice-Chairman, (Interruptions), I have been called by the Chair. Madam, the

[Shri G. G. Swell]

Deputy Minister for Finance is well aware that at the meeting, at the conference, held at Guwahati on the 5th of this month, on the question of economic development of the North-Eastern States. (Interruptions) I have not finished my sentence, Prof. Thakur.

PROF. CHANDRESH P. THAKUR (Bihar): I was asking the Chair.

SHRI G. G. SWELL: The Deputy Minister is well aware.... (Interruptions) Mr. Kulkarni, I want the attention of the Deputy Minister. Please do not disturb him.

SHRI PRAMOD MAHAJAN (Maharashtra): First, you should have the attention of Mr. Kulkarni.

SHRI G. G. SWELL: I was saying that there was a conference called, on the question of economic development of the North-Eastern States, at Guwahati on the 5th of this month, in which the Deputy Minister himself was present. The hon. Minister, at that time, made a blanket policy statement that all the North-Eastern States would be considered as special category States the reason being economic. These States are small. They are not developed. They are economically not viable. They are not able to support themselves.

Now, I would like to know from the Government, from the hon. Minister, whether a special consideration would be given in the case of the North-Eastern States so that the Government of India extends hundred per cent assistance to these States in the matter of helping the farmers from the banking or the financial institutions in these States I know, the hon. Minister may not be in a position to say this just now. He will await the arrival of his senior colleague. May be, he will take instruction from the Prime Minister. But this is my appeal. The Government should extend full, hundred per cent, assistance to the North-Eastern States because they are special category States.

श्री सुरेन्द्रजीत सिंह बल्लुवालिया (बिहार): महोदय, मैं आपके माध्यम से मंत्री महोदय से पूछना चाहूंगा कि गरीबों के ऋण मफ करने की बात कही गयी है, चाहे वह नेशनलाइज्ड बैंक हों, चाहे नॉन-नेशनलाइज्ड बैंक हों और चाहे कोऑपरेटिव बैंक हों—उसका टोटल एमाउंट कितना है? दूसरे, सरकार की तरफ से विलफुल डिफाल्टर और दूसरी बातें कही गयी हैं, तो विलफुल डिफाल्टर को अयडेंटिफाय करने के लिए कोई इन्फ्रस्ट्रक्चर तैयार किया गया है या कोई गाइडलाइंस बनायी है? कौन बताएगा कि कौन अदमी विलफुल डिफाल्टर है? अगर आप कहेंगे कि विलफुल डिफाल्टर उन्हे कहने हैं जो ऋण वापिस नहीं दे रहा है तो आज से तीन-साढ़े तीन साल पहले भारत किसान यूनियन के प्रेसिडेंट महेन्द्र सिंह ठिकराल ने उनके जितने मैक्स थे सबको यह कि ऋण की वापिस बंद कर दो। उन्होंने ऋण की वापिस बंद कर दो। तो क्या वे सभी विलफुल डिफाल्टर्स में आएंगे। मंत्री महोदय के साथ पसल जो बैठे हैं और उनको गरीबों की तालीफ का पता है और वह सरकार भी गरीबों की तकलीफ के बारे में बात कर रही है। साथ ही शस्त्री जी भी आएंगे ही परिवार से अते हैं जिनको गरीबों से हमदर्दी है। लाल बहुगुणा शस्त्री जी का नाम देश में बड़ा खूब है और मंत्री जी ऐसे परिवार से आते हैं। मैं मंत्री जी के ध्यान में यह बात लाना चाहूंगा कि बैंक में वह किस न पड़व सारा है जो ताकतवर हो पस्तु जा कमजोर वर्ग है, जो कबलीवली तक या गांव के मेठ, सड़कार तक ही पहुंचता है और काम की बली, नक की नथगी, पैर की पटल या गने का चादो का हर बंधन रखकर या जमीन बंधन रखकर अर्जा लेता है, उनकी माफो के संबंध में क्या यह सरकार कोई निर्णय लेगी? कबलीवली के पास या गांव के मेठ, सड़कार के पास जो पट्टे जमा हैं या बंधक चीज हैं लोगों की, उनको धुड़बने के लिए कोई बंदोबस्त यह सरकार करेगी? जिस प्रकार सर छोटाराम ने पंजाब रिलीफ एण्ड डेब्ट रिलीफ एक्ट 1936 में पास किया था, उसी तरह का कोई रस्ता यह सरकार निकालेगी या

नहीं? अगर निहानगी तो इस कज का मफो के साथ-साथ उस पर भी कुछ निगम होगा। य. नहीं होगा? माननोय, मैं यही माननोय मंत्री जो से जानता चाहता हूँ।

उपसभाध्यक्ष (श्री मंत्री जयश्री नारायण)
श्री सत्य प्रकाश मालवीय। . . . श्री प्रमोद महाजन।

श्री प्रमोद महाजन: उपसभाध्यक्ष महोदय दस हजार रुपए के ऋण-मुक्ति को ग्राम संतोष्य भाषण में घोषण, यह जिनको ग्रामरु और विसंगतियों से भरी थी, मंत्री महोदय द्वारा दिया गया वक्तव्य उन विसंगतियों और ग्रामरु स्थिति को कम नहीं करता। चनाव के दौरान सत्तारूढ़ दल ने किसानों को पूर्ण ऋण-मुक्ति को आशा दिखा दी थी। अब यह बूखोदकर वह दस हजार का चूहा उसमें से लेकर आए हैं, लेकिन जो दस हजार रुपए के कर्ज मुक्ति को बात उन्होंने कहा थी दुर्भाग्य से इस वक्तव्य में यह कहा गया कि जो राष्ट्रीयकृत बैंक है उनमें दस हजार रुपए तक का जिनका कर्जा होगा उनकी जिम्मेदारी तो केन्द्र सरकार लेगी, लेकिन जो सहकारी या भूमि संबंधित बैंकों का दस हजार रुपए तक का कर्जा होगा उसको जिम्मेदारी केन्द्र सरकार राज्य सरकार के साथ अर्ध-अर्ध बांटना चाहती है। मैं मंत्री महोदय से यह स्पष्टीकरण चाहूंगा कि इसका कारण क्या है? बैंक किसान का भी हो, किसान देश का है। अगर केन्द्र सरकार ने देश के किसानों को यह आश्वासन दिया था, मैं चनाव के दौरान के आश्वासन को बात नहीं कर रहा हूँ बल्कि बजट की बात कर रहा हूँ, अगर यह आश्वासन दिया था कि दस हजार रुपए तक का ऋण मफ करेगे तो उस किसान ने कर्जा वह किसी भी बरु से लिया हो, उस संबंध में केन्द्र सरकार को अधिक जानकारी लेने की जरूरत नहीं है। मुझे ऐसा लगता है कि चूंकि केन्द्र सरकार को तकन ऋणमुक्ति करने का नहीं है, इसलिए वह अर्ध अर्ध बाँट राज्य सरकारों पर डालना चाहता है। राज्य-सरकार इसमें क्या करें, यह आप आप में अला

बात है। मैं मंत्री महोदय से स्पष्टीकरण चाहूंगा कि जब सभी किसानों का दस हजार रुपये तक का ऋण-मुक्ति की बात हुई थी तो यह केन्द्र सरकार की बैंक और राज्य सरकार का बैंक का विशय विभाग करने का जरूरत क्या है? मेरी मांग है कि इस प्रकार का विभाग नहीं करना चाहिए और उन सभी को कुछ ऋण मुक्ति मिलनी चाहिए।

दूसरा, मुझे इसमें महाराष्ट्र के संबंध में विशेष पूछना है क्योंकि महाराष्ट्र की स्थिति इस मामले में थोड़ी सी अला है। महाराष्ट्र में राष्ट्रीय बैंकों की ओर से किसान बहुत कम कर्जा लेता है, सहकारी बैंकों का ओर से अधिक कर्जा लेता है। अगर 80 प्रतिशत कर्जा सहकारी बैंकों से लिया गया है तो 20 प्रतिशत कर्जा ही राष्ट्रीय बैंकों से लिया गया है। इस वक्तव्य के अनुसार यह दिखाई देता है कि उस 20 प्रतिशत की जिम्मेदारी केन्द्र सरकार उठाना चाहती है, लेकिन जो 80 प्रतिशत रहता है उसमें केवल आधे की जिम्मेदारी केन्द्र सरकार लेना चाहता है। मेरा मांग यह है कि अन्य प्रांतों की तुलना में महाराष्ट्र की स्थिति अला होने के कारण विशेष सुविधा दी जाय। तो मैं मंत्री महोदय से यह स्पष्टीकरण चाहूंगा कि महाराष्ट्र के लिए सरकार कोई विशेष सुविधा देकर, चूंकि राष्ट्रीय बैंकों से बहुत कम कर्जा यही लिया गया है, किसानों की ऋण मुक्ति का विचार करेगी?

तीसरा, मेरा स्पष्टीकरण यह होगा कि अगर किसानों को अगली फसल का कर्जा लेने के लिए स्थिति में लाना है, इस प्रकार का एक चक्र शुरू करना है तो इस मस के अन्त तक इस पर न केवल निर्णय हो। आवश्यक है बल्कि क्रियान्वयन भी आवश्यक है। लगता यह है कि विसंगतियों और असमता में फंसी यह सरकार जब स्पष्ट निर्णय नहीं ले रही है तो क्रियान्वयन मई के अन्त तक कैसे संभव होगा? अगर क्रियान्वयन संभव नहीं हुआ तो अगले वाली फसल के लिए किसानों को कर्जा

[श्री प्रमोद महाजन]

नहीं मिलेगा । उसके लिये सरकार किस प्रकार का प्रावधान कर रही है ?

अन्त में मैं एक स्पष्टीकरण यह चाहूंगा कि यह टुकड़ों का ऋण मुक्ति, आखिर 10,000 क्यों, 25 या 5 क्यों नहीं ? इन सारी बातों को देखते हुए क्या केन्द्र सरकार रिजर्व बैंक की ओर से किसी ऐसे आयोग का निर्माण करेगी जो किसानों को ऋण मुक्ति की जांच करेगा, उस पर एक श्वेत पत्रिका देगा और उसी प्रकार ऋण मुक्ति के उपाय देगा ? क्या इस प्रकार किसानों की ऋण मुक्ति के बारे में पूर्ण विचार करने के लिए केन्द्र सरकार तैयार होगी ? यह मेरा चाथा स्पष्टीकरण है ।

श्री सुरेश पचौरी : (मध्य प्रदेश) : महोदया, सबसे पहले तो मैं आपके माध्यम से इस सरकार से यह जानना चाहूंगा कि इस घोषणा से सरकार पर जो लायबिलिटी पड़ेगी, उसकी पूर्ति के लिए उसके पास क्या योजना है ? सेंट्रल गवर्नमेंट 50 परसेंट बियर करेगी और शेष राज्य सरकार । क्या सरकार ने राज्य सरकारों से इस संबंध में सहमति प्राप्त कर ली है और यदि नहीं तो आगे सरकार के पास क्या योजना है, यदि राज्य सरकार 50 प्रतिशत जो बियर करने की बात इसमें कही गई है, वह कोअपरेटिव बैंक को देने से मना कर दे ? तीसरा मेरा सवाल यह है कि क्या 50 प्रतिशत राशि कोअपरेटिव बैंक्स को पूरी की पूरी केन्द्रीय सरकार की तरफ से लम्प-सम प्रदान की जायेगी या किश्तों में प्रदान की जायेगी और इसमें कितना समय लगेगा ।

महोदया, इसमें यदि बहुत सा समय लगेगा तो किसानों को अनेकानेक कठिनाइयों का सामना करना पड़ेगा क्योंकि किसानों को समय-समय पर कई प्रकार के ऋण लेने की आवश्यकता होती है और विलम्ब होने से किसान काफी परेशानी में हो जाते हैं । जो हमारे वित्त उप मंत्री हैं, आदरणीय शास्त्री जी, वे बहुत सुलझे

हुए हैं और किसानों की दशा को समझते हैं । इसलिए मेरा विश्वास है कि वे इस संबंध में विशेष रूप से विचार करेंगे ।

अत्यन्त महत्वपूर्ण बात यह है कि जो नेशनल फ्रंट का मेनिफेस्टो था, उसके पृष्ठ 18 पर यह साफ लिखा गया कि—

“Loans up to Rs. 10,000 to small, marginal and landless cultivators and artisans as on October 2, 1969, will be written off.”

यह 10,000 तक का लोन राइट ऑफ कर दिया जायगा । यह जो घोषणा की गई है, वह उसके बिल्कुल विपरीत है क्योंकि इसमें आगे भी लिखा गया है कि

“NABARD will provide loans to farmers at concessional rate of interest through co-operative banks.”

औरअब कोअपरेटिव बैंक्स को केवल 50 प्रतिशत देने की बात की गई है । इसी प्रकार इसकी जो सहयोगी पार्टी है, नेशनल फ्रंट सरकार की—भारतीय जनता पार्टी, उसने भी साफ-साफ चुनाव के समय घोषणा की थी और यदि यह घोषणा नहीं की थी तो कोई भी भा०ज० पा० का सदस्य खंडन कर दे कि “भा०ज०पा० जब राज करेगी, सारे कर्जों माफ करेगी ।” यह भारतीय जनता पार्टी के नेताओं से जब स्पष्टीकरण देने की बात कही गई थी तो उन्होंने कहा था कि प्रश्न 5000, 10,000, 50000 या एक लाख तक के कर्जों का नहीं है, प्रश्न सभी प्रकार के कर्जों की माफी का है । यह उस प्रकार की बातों के भी बिल्कुल विपरीत की गई घोषणा है, जिस पर पुनर्विचार किए जाने की आवश्यकता है और मेरा सरकार से सवाल है कि सरकार के पास क्या फंड बक सिस्टम है कि लोन का समुचित और सही उपयोग किसान कर रहा है ? इसके लिए भी विचार किया जाना जरूरी है । यह घोषणा केवल स्माल फार्मर्स के लिये है या सभी प्रकार के किसानों

के लिये है और यदि यह स्मॉल फार्मर्स के लिये ही है तो उसका क्या काइटेरिया है !

मैं यह स्पष्टीकरण आपके माध्यम से सरकार से जतना चाहूँगा।

SHRI S. VIDUTHALAI VIRUMBI (Tamil Nadu): Madam Vice-Chairman, from the statement what I can infer is that the Central Government would bear only 50 per cent of the debt relief in respect of co-operative loans and the land-development loans taken up to Rs. 10,000/- by the farmers, artisans and weavers. As we all know, by modification in the personal income-tax exemption in the current Budget, the States are going to lose to the tune of Rs. 170 crores. The States may get further Rs. 170 crores or Rs. 175 crores by way of excise duty. On income-tax they are going to lose and on excise duty they may gain. Therefore, one is offset by another. There would not be extra income to the States from the Centre. Therefore, we have already pleaded for enhancing the States' devolution of excise duty to 50 per cent from 45 per cent as it is prevailing now. You know the State Governments are already experiencing difficulties because they have already waived loans. For example, in Tamil Nadu the Government has paid Rs. 67 crores as arrears to cooperatives on account of debt relief to farmers in addition to debt relief to small farmers for an amount of Rs. 39 crores. The Government has thus assumed a total burden of Rs. 106 crores.

Moreover tariff on electricity has been reduced from Rs. 75 to Rs. 50 per hp. for pump-sets below 5 hp. This is effective from last October. This has benefited some nine lakh families. The annual loss to the Government is Rs. 10½ crores. The present electricity tariff for half hp. pumpsets to 10 hp. pumpsets is Rs. 75 per hp. This will be reduced to Rs. 50 per hp. The annual loss on this account will be Rs. 3 crores and about 1.5 lakh

farmers will stand to benefit. What I want to say is that due to the modifications in the electricity tariffs the Tamil Nadu Government is going to lose Rs. 30 crores. For paying loans and interests they have to bear Rs. 106 crores. In these circumstances, the Government of Tamil Nadu is already experiencing difficulties as far as finance is concerned. Therefore, I would request the hon. Minister through you on behalf of the farmers, artisans and weavers of Tamil Nadu that the Central Government should bear the entire debt relief of the farmers, artisans and weavers.

SHRI V. NARAYANASAMY: (Pondicherry): The Finance Minister's statement though very short, does not satisfy the State Government. The National Front before coming to power had said in clear terms to the people of this country that the loans of the small farmers upto Rs. 10,000 would be waived. It is in their manifesto. Then in the President's Address and also in the Prime Minister's speech to the nation at the first instance was said that the loans upto Rs. 10,000 would be waived. When the Finance Minister gave his first Budget speech he put certain conditions. He said the farmers who are defaulters will not be entitled to this benefit. How do they distinguish between the persons who pay the money regularly and the defaulters? My fear is that the particular proportion that has been given by the Finance Minister for the purpose of wiping out the loans will be Rs. 14,000 crores. That is the statistics that has been given. Most of the farmers are defaulters. There is no doubt about it. The farmers who have got the loans from the banks and also from the State cooperative sector are defaulters. When this particular clause is applied by the Finance Ministry, then the amount of Rs. 1,000 crores allocated in this financial year will be sufficient for meeting the demands of the farmers. Therefore, I would like to say at the first instance that the defaulter clause which has been announced by the Finance Minister in his Budget speech should be removed.

[Shri V. Narayanasamy]

Secondly, the State Governments have been asked to share 50 per cent of the loan amount at the time of wiping out the debts. It is very strange. The Finance Ministry has not spelt out clearly the guidelines. In most of the States, the State Governments are not in a position to implement the loan waiver scheme especially in Southern States. In the budget speech of the Finance Minister, he said that loan up to Rs. 10,000 which has been borrowed by the farmer will be waived. So far strict guidelines have not been issued to the States and in spite of the fact that some guidelines have been sent by the Finance Ministry, State Finance Ministers are not in a position to understand the scheme which has been announced by the Union Finance Minister.

Thirdly, 50 per cent of the burden of relief on loans has to be contributed by the State Governments. I do not agree with the Finance Minister here because most of the State Governments are already running short of funds. The State Governments do not have funds to run even the administration. Take the case of Karnataka Government. The previous Government in Karnataka made the State bankrupt.

SHRI PASUMPON THA. KIRUTINAN (Tamil Nadu): You can argue for Pondicherry and Tamil Nadu but why Karnataka?

SHRI V. NARAYANASAMY: Why do you regionalise the issue? Karnataka is also in India. I reserve something for Hanumanthappa because he would like to speak on Tamil Nadu and then on Karnataka. In Tamil Nadu also a lot of artisans are working in the handloom industry and the farmers from drought-prone areas have borrowed money from the banks. Since they have not repaid the loan the Government is taking action and they are recovering the money from them, that being the case, the entire

amount as per the National Front manifesto, as per the statement of the Prime Minister and the Finance Minister to be paid by the farmer will be taken care of by the Central Government. The burden should not be shifted to the State Government. I want a categorical reply from the Finance Minister in this regard.

DR. YELAMANCHILI SIVAJI (Andhra Pradesh): Madam Vice-Chairman, the Finance Minister's statement is not complete, I suppose because in some parts of the coastal Andhra Pradesh as well as in Tamil Nadu, 60 per cent of the crop loans are in the form of gold loans and nothing is mentioned as far as the gold loans are concerned. For want of any documents or land documents, the farmers in places like Prakasam and Guntur districts of Andhra Pradesh and in some parts of Tamil Nadu—it is a peculiar situation—in those parts of the country, they pledged the gold of women folk in the banks and they drew some loans. These are crop loans practically, literally and technically. They are nothing but crop loans. During the operations of kharif season and rabi season, every bank earmarks certain amount and they register the agriculturists—and on pledging of gold they offer some loans in the form of crop loans but nothing is mentioned as far as the gold loans are concerned. I am sorry to say that in Guntur district, several banks are going ahead by auctioning the gold in the open market. As recently as 4th May, the Union Bank in Kosmur of Guntur district, auctioned the gold of the farmers, of the cotton growers. The principal on this gold happens to be less than Rs. 10,000 and they are entitled to relief. The right hand does not know what the left hands is doing. I am very much afraid that the budget speech of the hon. Finance Minister as well as the budget passed by the two Houses of Parliament does not percolate to the lower level and the lower level officials in the banking are going ahead with auctioning of gold and a very unfortunate and

miserable state of affairs is going on. I am having a newspaper cutting with me. The banks day in, day out are publishing in the newspapers that such and such person's gold is going to be auctioned on such and such date in such and such banks. And it is very unfortunate. I am having another notice with me and several cotton growers in those two districts have received intimation from the Corporation Bank of Guntur, "Unless you clear all the amount" even as small as Rs. 4,400, "unless you clear by 10th of this month, your gold is going to be auctioned." That is the notice from the Corporation Bank Guntur. So, nothing has been mentioned about the gold loans. I would like to seek clarification from the hon. Minister as to what is the thinking of the Government, as far as crop loans that are drawn by pledging gold are concerned. Madam, you are well aware, in Guntur and Prakasam districts, more than 14 cotton growers died by committing suicide. The sorry state of this human tragedy is that gold is being pledged in the banks. Not only they pledge their own gold.. (Time Bell rings). Madam, when it concerns the women-folk, you must be considerate to them.

THE VICE-CHAIRMAN (SHRI-MATI JAYANTHI NATARAJAN): You just consider the time. That is all right.

DR. YELAMANCHILI SIVAJI: They not only pledged their own gold but also the gold of their kith and kin was pledged in the banks and unless this uncivilised system is discontinued, unless this dictum of the Government percolates to the lower level, I do not think it is going to help the farming community. As far as these two districts are concerned, not only the cotton growers but the handloom weavers also are committing suicides in these two districts. In this regard, I would like to seek clarification from the Minister what is the thinking of the Government as far as these gold loans that are pledged as crop loans are concerned.

श्री सुरेन्द्र सिंह ठाकुर : (मध्य प्रदेश) : उपमहाध्यक्ष महोदया, मैं आपके माध्यम से वित्त मंत्री जी से जानना चाहता हूँ कि क्या उनको किसानों की तकलीफों का अंदाजा है जो बैंक के द्वारा लोन न देने की वजह से उनके समक्ष उत्पन्न हुई हैं ? आज जो गांव से आते हैं, गांव के बातावरण के बारे में जिनको जानकारी है वे इस बात को जानते हैं कि बरसात शुरू होने के पहले बहुत सारे कार्य किसानों को पूरे करने होते हैं जिसमें कुओं का मामला है, खुदाई का मामला है, बांध का मामला है और अन्य कृषि से संबंधित संयंत्रों की बात है। ये सारे काम जो वे करना चाहते हैं उसमें उनको बैंक से सहायता लेनी पड़ती है, यह किसी से छिपी हुई नहीं है, इसलिए उन पर कर्ज हुआ। जैसा कि अभी एक माननीय सदस्य ने पूछा कि इस महीने के अंत तक पैसा जमा कराया जा रहे हैं तो जो पैसा आप स्टेट गवर्नमेंट को देने वाले हैं को आपरेटिव और भूमि विकास बैंक के संबंध में तो क्या समय अवधि और पहले करेंगे ? मेरा निवेदन है कि जितनी जल्दी से जल्दी हो सके उस पैसे को आप भिजवा दें। दूसरे मैं यह जानना चाहता हूँ कि अभी एक सदस्य ने कहा कि 10 हजार तक के कर्ज माफ करेंगे। चाहे किसी की सरकार हो उसमें किसी वर्गीकरण की बात नहीं थी। चुनाव घोषणा पत्र में आप यह स्वीकार करते हैं कि कोआपरेटिव भूमि विकास बैंक के जो 10 हजार के कर्ज हैं उन्हें सेंट्रल गवर्नमेंट माफ करेगी। मैं मध्य प्रदेश से आता हूँ उसका जहां तक ताल्लुक है वहां पर भारतीय जनता पार्टी की सरकार है और भारतीय जनता पार्टी के एक आनरेबल सदस्य ने स्वीकार किया है कि उन्होंने सारे कर्ज माफ करने की बात अपने चुनाव घोषणा पत्र में कही है। क्योंकि वे के सम्पर्क में हैं इसलिए मैं आप से जानना चाहता हूँ कि जो दस हजार के कर्ज खुद माफ करेंगे और जो उन्होंने अपने चुनाव घोषणा पत्र में वायदा किया है पूरा कर्जा माफ करने के लिए तो उसमें अगर वह 50 प्रतिशत स्वीकार करते हैं तो क्या आप उसमें भी 50 प्रतिशत की मदद करेंगे ? मेरा अगला प्रश्न यह है कि आपने मुद्रास्फोटी के बारे में, इन्फ्लेशन के बारे में कुछ कंलकुलेशन इस संभ्रम में किया है। मेरा अंदाजा उससे

[श्री सुरेन्द्र सिंह ठाकुर]

पांच परसेंट का है। अभी तक आपने 14 हजार करोड़ रुपये टोटल कैलकुलेट किये हैं तो मैं नहीं जानता कि यह 14 हजार करोड़ रुपये जिनका अभी आपने अपने स्टेटमेंट में जिक्र किया है, उसमें कोआपरेटिव और भूमि विकास बैंक के 50 परसेंट कर्ज भी शामिल हैं या नहीं। क्या वह उसमें सम्मिलित है या नहीं है और वह टोटल कितना होगा और उसका मुद्रास्फीति पर क्या प्रभाव पड़ेगा और पूरे भारत की आर्थिक स्थिति पर उसका क्या प्रभाव पड़ेगा, क्या आपने इसका अध्ययन किया है, मेरा अगला प्रश्न यह है कि फाइव ईयर प्लान जो आप बनाते जा रहे हैं, इस कर्ज माफी का उस पर क्या प्रभाव होगा? मेरा अगला प्वाइंट यह है कि आपके निर्देशों के अभाव में राज्य सरकारें कुछ नहीं कर रही हैं। हरियाणा का मामला मेरे पास है और मैंने इसको सदन में भी उठाया था कि वहां पंजाब केसरी के एक पत्रकार हैं जिन्होंने कोआपरेटिव बैंक से कर्ज लिया था और कर्ज की माफी की वजह से उन्होंने कर्ज देने से मना किया तो उन पर पुलिस की ज्यादाती हुई और इसी तरह की ज्यादाती मध्य प्रदेश में भी हो रही है, बैंकों ने अपना डंडा उठा लिया है और वे किसानों को मजबूर कर रहे हैं कि अपना कर्ज वापस करो। इस स्थिति का सामना करने के लिए, इससे निपटने के लिए आप स्टेट गवर्नमेंट को क्या निर्देश देने जा रहे हैं?

SHRI KAPIL VERMA (Uttar Pradesh): Madam, I will be very brief. There is utter confusion about this scheme. And the banks with whom I had talks in meetings also say that they have absolutely no instructions. When we go deeper into them, they profess all ignorance. I hope the Deputy Minister in charge who will answer the clarifications will tell us whether he has issued any instruction and how it is that even after the Budgetary announcement, there has been no follow-up. The Reserve Bank Survey showed that the amount needed was Rs. 14,000 to 17,000 crores. But the allocation is only Rs. 1,000 crores. I want to know how the scheme is going to be implemented in just Rs. 1,000 crores. The next question for clarification is

about the term 'wilful defaulters'. This term can be misused and exploited by the bank employees and others. If you look at the history of the various schemes made for relief even by the earlier Government also, most of the money was taken away in corruption by the village staff or the officials or the banking employees lower down or someone else. If we give the discretion of deciding who is a 'wilful defaulter' to the banking staff or people down below, only the rich are going to benefit by it and the poor people are again going to be cheated. My next question for clarification from the Government is what specific instructions have been given to the staff, to the concerned machinery, to ensure that such malpractices as were noticed in relation to the earlier schemes do not take place here and that the real benefit goes to the farmers. And my last point for clarification is about the States. Many States are in dire financial stress. They are facing financial difficulties, financial stringency. Has the Government consulted them? Because, this political announcement will put them in a real fix, in a real spot if they have no money. How much money will be given to them? Will it be a 50 per cent grant? How much help will the Government extend to them? Have they done any survey as to how much is required to pay them? How much money will the States be able to pay on their own? What is the exact amount that is going to be needed all over the country and how is it going to be adjusted within the Rs. 1,000 crore allocation? I want a clarification on all these points. Particularly, has the Government taken the consent of the State Government? What is going to happen to the implementation of this scheme? When will it be done?

SHRI RAMESHWAR THAKUR (Bihar): Madam, we are all aware that the Reserve Bank of India, NAMBARD, the nationalised banks and the cooperative banks, particularly in the rural areas, are under great stress and strain. Those of us

who are aware of their working, their financial viability, their profitability, their cost of operations, know that they will not be in a position, directly or indirectly, to bear if any portion of the burden is loaded on them. Even so far as the State Governments are concerned, we are all aware of their financial position and the budgetary deficits. They expect the Central Government to assist them more and more, and if 50 per cent of the burden is put on them, there is no budgetary provision in their budgets to bear this burden. Therefore, I would like to know from the hon. Minister whether the National Front Government, at the Centre, will fulfil its own commitment and bear the entire amount of the write-off or it will shift its own responsibility either to the State Governments or to the co-operative banks and the nationalised banks. Secondly, I would like to know whether the Central Government's proposal will not halt the flow of funds, much needed funds, to the small farmers and artisans which will adversely affect the production of agriculture and rural industries as well as the employment opportunities in the years to come. I would also like to know how far this is going to adversely affect the target which is being fixed for the Eighth Plan and even if the Central Government contemplates to provide 50 per cent debt relief, where the budgetary provision for them was: whether the Central Government is planning to have a supplementary budget and if so, when, because unless it is provided in the Budget, how within a time frame this amount is going to be written off; and if it is not done, it will affect the small farmers and artisans. Therefore a time-bound programme and a clear-cut policy framework should be announced by the Government so that there is no confusion and particularly among the small farmers in the rural areas—I have just returned from Santhal Paraganas—I find that there is a lot of confusion: people are a little apprehensive and the banks are not in

a position to give normal finance. Therefore, Madam, I would like to seek these clarifications from the hon. Minister.

PROF. CHANDRESH P. THAKUR:

Madam, this is an important issue. We have discussed it earlier also. But now that the Government has come out with a scheme, I would like to draw the attention of the Government that there is something called 'absolute poverty' and there is also something called 'relative poverty'. Some are poor, others are poorer and yet others are in the poorest category. As a student of Economics in undergraduate days, I remember, some are born in debt, live in debt and die in debt. I think, this category of people are still there in large numbers and particularly their condition in certain regions is much severe. In that context, I am trying to raise a particular question. It is a very serious matter, Madam. The principle of uniformity across regions and States in providing assistance to the State Governments from the Centre is, by implication, inequitous. His colleague sitting next to Shri Ram Vilas Paswanji is representing a State where people are in the poorest category, in large numbers. Now the specific clarification I would like to seek from the hon. Minister is, is he aware that the ways and means position of different States is not uniform and particularly the State of Bihar is financially crippled and it is not in a position to find counterpart fund which will be required in this case if the Central Government is giving only 50 per cent assistance and that too, uniformly across States? If that is the position, then the poorest of the poor in this country who are located in Bihar will be deprived of the benefits of the good intention of the Government of India in this regard. Madam, I hope that the Minister is aware of it. If he is not aware, I would like to know when he will get himself acquainted with the details that the banks and co-operative banks in Bihar are already

[Prof. Chandresh P. Thakur]

under notice from the NABARD and the Reserve Bank that they are not going to get further accommodation unless they fulfil certain conditions. So, the intention is that from the State Governments or the Land Development Banks or Co-operative Banks the people should get the relief. But, in Bihar, the people are not going to get relief and the people will continue to suffer. The next cropping season will come and access to credit will be further crippled. In addition to this, if this facility is not provided, it would bring further injustice to the people. Therefore, in the name of equity, I would request the Government to have provisions which are applied uniformly and to look into the specific needs of individual State Governments based on their ways and means position, (2) the incidence of poverty, and (3) the incidence of debt, so far as the rural poor are concerned. In this context, will the Minister make some special provisions for the benefit of the rural borrowers in the State of Bihar so that the fruits of relief really reach them in time? Thank you, Madam.

THE VICE-CHAIRMAN (SHRI MATI JAYANTHI NATARAJAN):
Mr. Kotaiah Pragada,

SHRI KOTAIAH PRAGADA (Andhra Pradesh): Madam Vice-Chairman, people felt very happy when the President of India, in his Address to the nation, stated that all the loans outstanding against the farmers, handloom weavers and rural artisans would be waived. But, unfortunately, although five months have gone by, there is no movement at all in that direction. The Finance Minister says that the State Governments also will have to move along with him to subsidize the loans or to help them in paying back the loans to the banks. No State Government has come forward as far as I know. But, as far as Andhra Pradesh is concerned, the District Co-operative Central Banks are in dol-

drums. There are commercial banks also and there are Gramin Banks too. The agriculturists, after pledging their gold or pledging their lands, have obtained loans and most of them come under the overdue category. Unfortunately, we do not know how much amount is now overdue as far as the commercial banks and the Gramin Banks are concerned. But, as far as the Co-operative Central Banks are concerned, in Andhra Pradesh, there is only the single-window system. Formerly, the agriculturists were getting short-term loans and medium-term loans from the Cooperative Central Banks and there was the Land Development Bank for long-term loans. Now, that has been merged with the Co-operative Central Bank and also the apex bank. Therefore, all the three kinds of loans are with the District Co-operative Central Banks. Short and medium term loans were converted into long-term loans on account of the successive cyclones in Andhra Pradesh. Long-term loans are also there. Now, what are the classes of loans that are to be waived under the notification or under the proposed scheme of the Government of India as far as the agriculturists are concerned? The NABARD and the RBI are entirely against this proposal. They say that wilful defaulters will have to be eliminated. But how to identify them? Is it possible for anybody to identify them? The Co-operative Central Banks may say that everybody is a wilful defaulter and, therefore, nothing will be waived. So, there are practical difficulties in this and there are many complications. Then, there are other categories of people also whose loans are to be waived. The handloom weavers are there and the artisans are there. Everybody was saying that their loans would be waived. There are three classes of handloom weavers in this country. A small percentage of

handloom weavers are actually in the cooperatives. A small percentage of the handloom weavers are working independently while a major portion of the handloom weavers are working under the producers in the private sector. All these three categories of handloom weavers owe loans to the cooperative societies, to the District Co-operative Central Bank and also to the private producers. Which of these loans are going to be waived? As far as the handloom weavers in the cooperatives are concerned, they draw their finances from NABARD, Apex Bank from the NABARD the Co-operative Central Bank and the Co-operative Central Bank from Apex Bank advances to the primary weavers cooperative societies. Here agriculturists get loans directly from the Cooperative Central Bank. Weavers in the primary cooperatives do not get direct loans. Only weavers' cooperatives get cash credit from the District Cooperative Bank.

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): Please conclude.

SHRI KOTAIAH PRAGADA: Please give me two minutes.

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): There is no time. You have already taken five minutes.

SHRI KOTAIAH PRAGADA: Please be generous to me. This is the first time I am asking. I am a new Member...

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): But please listen, you have only to put question for clarifications. There are 28 Members wanting to put questions. And there is no time. You have already taken five minutes.

SHRI KOTAIAH PRAGADA: Please be courteous to me. Give me two minutes...

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): I am

courteous to everybody. Please understand the purpose of the discussion. It is only to seek clarifications.

SHRI KOTAIAH PRAGADA: How are they going to help the handloom weavers? That is what I would like to know because the weavers in the cooperatives draw their loans from the weavers' societies and weavers working independently or under the producers in the private sector draw their loans from the District Cooperative Central Bank and IRDP, DRDP, NREP. Now, what are the classes of loans that are going to be covered under this waiver. On all these points practically there is no clarification. Lastly, with regard to the waiving of loans, the weavers purchase chemicals and dyes from private producers and they owe them dues. In this context I would like to ask the honourable Minister of Finance as to what are the classes of loans that are to be waived either for the farmers or for the handloom weavers or for artisans. And what is the procedure to be adopted to help all these classes of people? Have any State Governments come forward to subsidise the waiver to the extent of 50 per cent? If that is not there, then nothing will happen. This is a very complicated issue involving several problems, several difficulties. Therefore, kindly consider all these aspects and see what best can be done to the poorest of the poor in the country.

SHRI H. HANUMANTHAPPA (Karnataka): All my friends have referred to the election manifesto of the National Front Government. But I do not want to refer to it because even the Deputy Prime Minister of the National Front Government is on record to say, "I have won so many elections. I have not read the election manifesto at all." This is the respect they give to their election manifesto and promises. Yesterday I gave one or two examples where the National Front Government would not even care to read the Presidential Speech. Today I wonder, they can fool the people for some time. Unfortunately they have fooled their partners also. I do not

[Shri H. Hanumanthappa]

know how a wise man like Pramod Mahajan has also been fooled by the National Front Government. He started in his Sanskritised Hindi,

ये कैसे उस भ्रम में आ गये मुझे मालूम नहीं। इस भ्रम के साथ कैसे जा रहे हैं यह भी मुझे मालूम नहीं है। इसके साथ-साथ वे डी०एच०के० वाले भी सभी-सभी नेशनल फ्रंट गवर्नमेंट .. (व्यवधान) में हैं।

श्री प्रमोद महाजन : आप ज्यादा भ्रामक थे, इसलिए कम भ्रामक .. (व्यवधान)

श्री हेच. हनुमन्तप्पा : नहीं, नहीं आप वह भ्रामक में घुस गये और आज जो कह रहे हैं, तो यह गवर्नमेंट से कुछ जो आप चाहते हैं और एक्सपेक्ट कर रहे हैं इस भ्रामक गवर्नमेंट से और जिस उम्मीद से आप सपोर्ट कर रहे हैं, वह भी मुझे मालूम नहीं। अगर आप गवर्नमेंट में पार्टनर हो, दोस्त हो, तो आप वैसे ही उनसे स्टेटमेंट करवा दीजिए, इधर बोलने की क्या जरूरत है।

हम तो कुछ नहीं कर सके, वह तो वादा करके आये हैं कि हम तो फार्मर्ज कम्युनिटी के लिए 49 प्रतिशत देंगे और फार्मर्ज का कर्जा माफ कर देंगे। यह धोखा फार्मर्ज से तो थोड़ा कर रहे हैं नेशनल गवर्नमेंट, लेकिन पार्टनर के साथ भी .. (व्यवधान)

श्री प्रमोद महाजन : यह अच्छा हो रहा है कि मेरे कारण आप हिंदी में बोल रहे हैं।

श्री हेच. हनुमन्तप्पा : हम हिंदी में जहर बोल सकते हैं, लेकिन हम हिंदी का डामिनेशन कबूल नहीं करते।

I am an Indian. I have all respect for Hindi. But you dominate. We do not agree if you dominate. Domination we do not agree to. (Interruptions) Mr. Pramod, I accept Hindi as a national language. (Interruptions) But I do not want Hindi fanaticism. (Interruptions)

श्री मोहम्मद खरीलुर रहमान : (ग्रन्ध प्रदेश) प्राण्डेय जी से पूछिये।

डा. रत्नाकर पाण्डेय : (उत्तर प्रदेश) : मैं हिंदी का फौनेटिक नहीं हूँ। हिंदी और भारतीय भाषाओं सब की जय हो।

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): Kindly let us continue with the clarifications.

ड० रत्नाकर पाण्डेय : मैडम, लैंग्वेज का मामला आ गया बीच में। .. (व्यवधान)

श्री हेच. हनुमन्तप्पा : मैडम, लैंग्वेज का मामला आ गया बीच में। (व्यवधान)

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): You can discuss that later.

SHRI H. HANUMANTHAPPA: I want to ask the Government, why are you discriminating between farmers and farmers? You are not right in this. Please take all the farmers into confidence, whether he has borrowed from the national banks or cooperative banks. I want to have a statement from this Government categorically saying: we will not discriminate whether it is 50 per cent or 1 per cent. It is not his mistake that he borrowed from a cooperative bank. It is a governmental arrangement. You have forced him to go there. If the nationalised banks had gone to his doors, he would have borrowed from them only. After all, it is the NABARD totally. Whether it is the nationalised bank or cooperative bank, it is the Reserve Bank which is controlling them. Isn't the RBI functioning under the Government of India? Why is there a discriminatory procedure? Come out openly. If you are honest in your efforts, if you are honest in your promises, if you are not deceiving the farmers of this country, please come out and say that all the farmers will be treated equally, whether he has borrowed from the nationalised banks or from the cooperative banks. (Time bell rings) It is not his mistake.

Secondly, Madam, my State has gone on record saying: we are not in a position to take the 50 per cent burden.

AN HON. MEMBER: Is it an achievement?

SHRI H. HANUMANTHAPPA: Not an achievement. It is the inheritance that we got. The Janata Dal which ruled the State earlier brought us to that position. Not only that, They waived off the interest. That interest they have not paid back to the cooperative societies. All the cooperative societies have become defunct. The Central Government are not paying the money. The NABARD is not paying money. So the farmers are left with no avenue for borrowing. That was the state of affairs even while waiving off the interest. Now the State Government is not in a position, and our Chief Minister has already gone on record saying: we are not in a position to pay 50 per cent. Then, again, you are discriminating in the case of the farmers of the Karnataka State. Please find a way out. It is not the state, it is the farmers, who are the backbone of this country—who have borrowed 80 per cent of the loans from cooperative societies. So a uniform policy at least in the case of farmers, according to the promise of the Prime Minister and the promise of the President to Parliament, should be implemented. (Time bell rings)

Coming back to the weavers, also many of them are cooperative society members and they have borrowed from the cooperative societies. I want a clarification and assurance that the Government will treat all the farmers and the weavers alike and that all the loans, from whatever source they may have borrowed, will be waived off.

Thank you.

2.00 p.m.

श्री राम नरेश यादव : (उत्तर प्रदेश)
महोदया, माननीय वित्त मंत्री जी ने जो बयान दिया है उसको देखने से यह स्पष्ट लगता है कि सरकार का दृष्टिकोण इस संबंध में स्वयं ही स्पष्ट नहीं है। अभी मेरे एक मित्र पंचौरी जी घोषणा-पत्र का भी हवाला दे रहे थे, यह बात सही है कि घोषणा-पत्र में जो वायदा किया गया था उसमें स्पष्ट रूप से लिखा है कि,

"The loans of small, marginal and landless cultivators and artisans, etc.

on October 2, 1989, will be written off."

बात निम्नलिखित सही है कि ऐसा करके वोट भी लेने का काम किया था। उसके बाद राष्ट्रपति का भी अभिभाषण हुआ, बजट भाषण भी आया। मैं जानना चाहता हूँ कि आखिर क्या कठिनाई थी जबकि आपने यह कहा था कि हम इन लोगों के कर्जें मुआफ़ कर देंगे या तो डिक्लररी बदल गई, कोष बदल गया, मतलब बदल गया, उसकी या तो मंशा साफ़ नहीं है कि मारा कर्ज मुआफ़ करना चाहिए दस हजार तक का कर्ज मुआफ़ करना चाहते हैं। तो मैं माननीय मंत्री जी से जानना चाहूंगा कि रिटन आफ़ करने के पहले जो घोषणा हुई थी और आज जो बयान में आ रहा है रिलीफ़ देने की, राहत देने की बात, इन दोनों में आपकी सरकार की डिक्लररी में क्या फ़र्क है? और अगर यह फ़र्क है तो क्यों इस तरह की बात करके देश की जनता को, जिनका कि वोट लेने का काम किया गया था, गुमराह किया जा रहा है? दूसरी बात, मैं जानना चाहता हूँ कि आखिर कब से, क्योंकि गाँव में हम लोग आते हैं, गाँव के किसानों की जो स्थिति है, बात यह भी सही है कि उसमें से करीब 60 परसेंट लोग जो गाँव के हैं, जो कर्ज में ही जन्मते हैं, फ़लते और मर भी जाते हैं, वह कर्ज अदा नहीं हो पाता। एक के बाद दूसरा जो परिवार में आता है वह भी कर्ज बोझ से दबता चला जाता है। जब यह स्थिति है तो उसी स्थिति में जो भूमिहीन लोग जैसा कि घोषणा-पत्र में कहा गया था कौन सी ऐसी स्थिति आई सरकार के सामने, क्या बाधा थी वित्त मंत्री के सामने, कौन सी ऐसी स्थिति आई जिससे कि उन्होंने अपने इस भाषण में उन लोगों को उससे अलग कर दिया, काट दिया? कहने का मतलब यह है कि जिनकी तरफ़ बहुत ध्यान देना चाहिए था, क्योंकि वह तो बहुत ही उपेक्षित हैं, उनके पास जमीन भी नहीं है। थोड़ी जमीन है, दूसरे के खेतों पर काम करने वाले लोग हैं, ऐसे लोगों के साथ क्यों यह ज्यादती करने का काम हुआ है, इस सरकार ने किया है, मैं माननीय मंत्री जी से यह भी स्पष्ट चाहता हूँ। तीसरी बात यह है कि जज्जे मारे मधु, सीमान

[श्री राम नरेश यादव]

किसान हैं इन किसानों में, क्योंकि बड़े-बड़े काश्तकार भी हैं, महोदया, जिनके पास बीस-बीस, पचास-पचास एकड़, सौ-सौ एकड़ जमीन है और उन लोगों ने एक-एक परिवार में दस-दस हजार किसी ने ले ली, किसी ने दस हजार किसी दूसरे के नाम से ले ली तो महोदया, मैं यह कहना चाहता हूँ कि ऐसा करके जो मंशा थी, जिस आधार पर चुनाव में जनता का वोट मांगने का काम हुआ था उनके हितों के विरुद्ध जा करके इस समय सारे काश्तकारों को, सारे किसानों को उसमें जोड़ देने का काम हुआ है। इसलिए मैं जानना चाहता हूँ कि ऐसे लोगों के बारे में जो कि एक-एक परिवार के जो बड़े-बड़े काश्तकार हैं, जो पढ़े-लिखे लोग हैं, बैंकों के पास जा करके यह कर्ज ले लेते हैं क्या सरकार उनकी भी समीक्षा करेगी और इस बात को देखेगी कि हमारे दूसरी तरफ जो सीमांत, छोटे वृषक हैं उनके हितों का भी कहीं शोषण न हो या उनके हितों पर कहीं कुशाराधात न हो ?

साथ ही साथ, मैं अभी देरिया और गोरखपुर गया था। वहाँ पर मुझ से बुनकर एसोसिएशन के लोग मिले। उन्होंने मुझे लिख कर दिया कि साहब, हम लोगों को पहले आदेश आया है कि वसुली नहीं की जाएगी, लेकिन अब सारे जो बुनकर हैं उनके विरुद्ध वसुली के वारंट जारी हो रहे हैं। मैं इसलिए यह सकेत कर रहा हूँ कि आज तक इतने महीने हो गए, राष्ट्र-पति का अभिभाषण भी हुआ, बजट भाषण हो गया, यह बयान दिया गया, लेकिन किसी जिले में, आज तक सरकार की क्या कोई गाइडलाइन्स है बुनकरों के बारे में, सीमांत किसानों के बारे में कि किन-किन लोगों के कर्ज मुफ़्त हो रहे हैं ? यह कोई गाइडलाइन्स नहीं है और जैसा कि चव्हाण जी अभी कह रहे थे कि यह खेती का समय आ रहा है इसलिए जल्दी से गाइडलाइन्स को जारी करने के बारे में सरकार ध्यान दे। बुवाई का सीजन आ रहा है किसान तो चाहते ही हैं कर्ज लेकर आगे काम चलाना, लेकिन जब तक सरकार स्पष्ट ही स्पष्ट नहीं होगी कि कब से कब तक कितने लोगों के, क्योंकि गरीब जो होगा सीमांत वृषक उसको तो

आप डाल देंगे बिल्कुल डिफाल्टर्स में और बड़े-बड़े लोग उस श्रेणी में ले लिए जायेंगे और वह बेचारा परेशान हो जाएगा। तो मैं इसलिए कह रहा हूँ कि मेरा किसान से मतभेद नहीं है चाहे छोटा हो चाहे बड़ा हो, लेकिन विशेष रूप से जो छोटे किसान हैं जो वर्ज के आधार पर बराबर अपनी जितनी चलाने हैं उनके साथ में न्याय हो। इस दिशा में मैं चाहता हूँ कि सरकार इस बारे में स्पष्ट रूप से बयान दे, स्पष्टीकरण करे। महोदया, अब तक तो सरकार ने समीक्षा करके हिसाब लगाया होगा कि कितने इसमें लघु वृषक आते हैं, कितने सीमांत वृषक हैं, कितने आर्टिजंस हैं और इन सब लोगों के ऊपर अलग-अलग कितना वसूली रुपया आपकी समीक्षा के आधार पर, अध्ययन के आधार पर बाकी है जोकि दिया जाना है ? जब तक यह सरकार के सामने नहीं आया तब तक सही जानकारी नहीं मिलेगी क्योंकि आपने कहा है कि हम आधा-आधा देंगे। अब राज्य सरकार की स्थिति स्थिति तो केन्द्रीय सरकार को भी मालूम है। इसके लिए कोई राज्य सरकार तैयार नहीं है। इसलिए क्या आप ऐसी व्यवस्था करेंगे इन सारी चीजों को ध्यान में रखते हुए कि किसी भी तरह से देश के बजट पर भी कोई बोझ नहीं पड़े और जो आपका दावदा है, वह भी पूरा हो सके और आप इस बात को भी देखें कि गरीबों के साथ, बुनकरों साथ किसी भी तरह का कोई अन्याय न हो स्पष्टीकरण इस आधार पर चाहता हूँ।

SHRI SANTOSH KUMAR SAHU (Orissa): Madam Vice-Chairman, as I see that statement, I find that they i.e. Janata Dal and allies in the Government are going back from the solemn election promise they made that the small loans of Rs. 10,000 will be waived in respect of agriculturists and artisans. In every statement that is coming, we find that they are just going away from the solemn promise that they have made. They said that wilful defaulters will not be given. You are forgetting about small and marginal farmers. Where is the question of wilful defaulters in their case? They are born in debt. They live in debt. It is known to those who

are familiar with the Indian economy that agriculturists depend on seasonal operations. If they have to continue their agriculture, they will go for credit. And since the day of the elections, you have been delaying the matter in taking a decision. Now, the agricultural economy which is the mainstay of the Indian economy is going to collapse. That will be in a chaotic situation. I ask the hon. Finance Minister to enquire as to how much crop loan has been given in the rabi season. Only 20 per cent is given in the whole of the country. Now the time for sowing the kharif crop is coming. You have now been saying about a new clause that 50 per cent will be shared by you in the co-operative sector. If you analyse the whole credit in agriculture, 20 per cent is given by the RRBs and 80 per cent goes out of the co-operative sector. You have said that you will contribute 50 per cent. What about the rest 50 per cent. You have decided nothing finally so far, and the agricultural kharif season is coming. And if the agricultural economy fails, you will be responsible for the collapse of the economy of the country. For heaven's sake take an early decision. Can you take it up within seven days? Whatever you decide, can you give the benefit within seven days so that the agriculturists will be financed and the agricultural operations can continue? You cannot say this is a State subject. It has been pointed out by the hon. Members about the NABARD and the RBI. Can you tell the RBI and the NABARD that pending the decision and negotiations with the State Governments, the refinance facility will be given to the State Apex Co-operative Bank and the Land Development Bank so that the small and marginal farmers can get the loans at once? Or, do you want to go on discussing? Many of the State Governments are not in a position to finance. I ask you three questions. Why are you resiling back from the solemn elections promise, from what the President has made in the first

Address when the new Government was formed? Have you consulted the State Government? Are they ready to bear 50 per cent? How long will you go on having discussion on the matter. And how the agriculturist will get the loan for his seasonal operation? What are the steps on a war footing that you are going to take? Otherwise, you will be squarely responsible for the chaos. Agriculture has been showing the signs of progress for the last 40 years continuously. And now with this chaotic situation, if the kharif crop fails, again we will be going with begging bowls to the other countries. Don't take us to that shameful position. Whatever you have done for electioneering, for politicking, if you want to keep the prestige of the nation, see that the agriculturists survive and they get timely credit and let the agricultural operations continue. I know that fertilizer application in the winter crop has come down to 50 per cent in many of the backward States because they could not get the necessary loan. Have you conducted any survey? Or, have you asked the State Governments? In the kharif season, we are in the same position. Everywhere, in the villages, the people are revolting. The small agriculturists are not being heard. They are not getting any help. All the institutional credit to the people in the villages has been choked. This is a shameful state of affairs. (*Time bell rings*) Therefore, I would appeal to the hon. Deputy Minister—as the Finance Minister is not here—and more particularly, to the Prime Minister. There must not be any delay in this. This must be taken up on a war-footing. If agriculture fails, the whole economy will collapse and the country will be pushed to a perilous position. We will be in a shameful position. Please, therefore, avoid politicking. Let us not view it from narrow political ends. It will be a shameful thing if we have to go with a begging bowl to others for our food. Let us not play with food. I would appeal to the Government to take this this very seriously.

श्री मुहम्मद अमीन अंसारी : (उत्तर प्रदेश) : महोदया, मैं आपका शुक्रिया अदा करता हूँ कि आपने मुझे कुछ कहने का मौका दिया। महोदया, इस मुल्क के अंदर दो करोड़ से ज्यादा लोग ताने-बाने से मुतालिक हैं। सूत, धागे, केमिकल, रंग और दूसरी चीजों को महंगाई की वजह से कपड़े का दाम बढ़ गया और कपड़े की निकासी बंद हो गई। बुनकर मजबूर हो गया कि वह दूसरे के हाथ कम कीमत पर कपड़ा बेचे, जिससे उसका धन खत्म हो गया। यहाँ राजह रही कि मैं बार-बार माँग करता आया हूँ कि सूत, रंग, केमिकल की जो महंगाई बढ़ रही है, उसको रोक जाये और कपड़े की निकासी की व्यवस्था की जाये, जिससे बुनकरों को राहत मिल सके।

महोदया, इस देश में खेती में काम करने वाले लोगों के बाद बुनकर ही दूसरे नंबर पर मेहनतकश लोग हैं। अगर यह न होता तो तानाबाना न होता और तानाबाना न होता तो इंसान कैसे अपना तन ढकता, वह जान-शे की भाँति टहलता होता। अगर आज हमें कोई खूबसूरत और आदमी बनाने वाला है तो वह बुनकर ही है। हमारे डिप्टी मिनिस्टर शास्त्री साहब, उन गरीबों, दस्तकारों और बुनकरों के मर्णाहा कहे जाने वाले पूर्व प्रधानमंत्री लालबहादुर शास्त्री जो के लखवे-जिगर हैं और मुझे उम्मीद है कि उन्हें गरीबों के लिये हमदर्दी बिरासत में मिली होगी। यह बड़ी मजबूती के साथ दुशारियाँ रास्ते में जोहायल हैं, उनकी दूर करने में यह जरूर कामयाब होंगे, ऐसी मुझे उम्मीद है। अगर आप मेहनतकश लोगों को मदद कर देंगे और इसको अमली-जामा पहना देंगे तो आप भी मर्णाहा कहलाने के लायक बन जायेंगे।

महोदया, दस हजार रुपए तक के कर्ज की माफ़ी का एलान वित्तमंत्री जी ने किया, जिसको यह दिल कबूल नहीं कर रहा है। कैसे माफ़ कर देंगे? वड़ा पड़्यंत है। इसमें भी मंत्री जी को ध्यान देने की जरूरत है। मुझे उम्मीद है कि मंत्री जी इसमें कामयाब होंगे।

महोदया, बुनकरों को दस हजार रुपया दिया गया, उस पर सुद-दर-सुद होकर वह दुगुना हो गया। क्या आप मूलधन और सूद दोनों माफ़ करेंगे? मंत्री जी मैं आपका इस पर जवाब चाहूँता कि क्या आप यह दोनों माफ़ करेंगे या कर्ज की फ़ासी पर झूलने के लिए मंजूर रहेंगे? मैं चाहूँगा कि आज मर्कजी सरकार एलान करें आज ही वित्तमंत्री जी एलान करें कि मूलधन और ब्याज दोनों ही बुनकरों का माफ़ हो जाएगा ताकि बुनकरों को राहत मिल सके। आज बुनकरों में बड़ी बेचैनी है।.....
(समय की घंटी).....

महोदया मैं बड़ा मुख़्तसर बोल रहा हूँ। आज बुनकरों से जबरन वसूली हो रही है उनकी जायदाद की नीलामी हो रही है उनकी गिरफ्तारी की कार्यवाही हो रही है। क्या इनको रोकने के लिए आज हुकुमनामा इनका जारी हो जाएगा ताकि जो जिला-मजिस्ट्रेटों द्वारा वसूली दहशत ही जोरों से हो रही है बुनकर घर छोड़कर भाग रहा है बुनकर की बेइज्जती हो रही है, उनको सताया जा रहा है, जेल भेजा जा रहा है उससे बुनकरों को बचाया जा सके। निजी बुनकर और कोऑपरेटिव सोसाइटीयों पर कितना-कितना कर्ज है और उसमें मूलधन कितना है और ब्याजधन कितना है और कितना बकाया है? ख़ास तौर से मैं उत्तर प्रदेश के बारे में और इसी प्रकार से सारे देश में, हर स्टेट में कितना मूलधन है, कितना ब्याज है, यह मैं जानना चाहूँगा?

महोदया जी, मर्कजी सरकार 50 फ़ीसदी माफ़ कर देगी, चलिए यकीन हो गया, मगर जो स्टेट के दूसरे कोऑपरेटिव या अन्य बैंक हैं, यह कहते हैं कि हम इसको माफ़ करने वाले नहीं हैं। इस बारे में पता नहीं वहाँ के चीफ़ मिनिस्टर सश्रम होंगे या नहीं?

पाँचवीं बात मैं कहता हूँ कि डिप्टी मिनिस्टर साहब की ईमानदारी पर मुझे पूरा यकीन है और विश्वास है, मगर प्रदेश की सरकार इस कर्ज को माफ़ करने पर अमल करेगी या नहीं, ऐसा मुझे ख़तरा

है। दूसरा खतरा मुझको और है। दुकान खल गई बैंकों के कर्मचारियों की। यह कहेंगे कि न-न, कतई नहीं, हमारे पास कोई आदेश नहीं आया। कुछ ही तो काम हो। इससे बचा दे। इस पर खाम ध्यान देने की जरूरत है। मैं आपसे उम्मीद चाहूंगा कि उन पर कड़ी नजर रखी जाएगी और मैं यह भी जानना चाहूंगा कि क्या केन्द्रीय सरकार प्रदेश स्तर पर मंत्री-रान पालियामेंट की कमेटी बताकर किसानों और मजदूरों को इस लोन पर राहत पहुंचाने पर कार्रवाई में मदद देगी?

मंत्री जी यह बताएं कि जो संस्थाएं या कारपोरेट न बुनकरों की मदद के लिए संविषडी, लोन, रिबेट या और दूसरी मदद देती हैं, उस रकम को, खास तौर से वह जो ले रहे हैं सरचाएं और कोरपोरेशन, उसमें कारोड़ों की लूट छोटो मन्की हुई है। (गर्जनाएं बढ़ीं) मैं आपको बता दूं कि उत्तर प्रदेश में हैबलूम कारपोरेशन जो जनता धोती, कंट्रोल क्लाथ गांव-गांव व देन के लिए होती है, वह उन गरीबों को नहीं मिल रही है, बीच में सब रुपया हड़प लिया था रहा है। क्या इसको रोका जाएगा? क्या उसकी जानकारी होगी? (समय की घंटी)

मैं एक शेरर, आप मुझे बार-बार खत्म करने के लिए कह रही हैं, अपने उप-मंत्री जो को सुना दूँ:-

मेरा तो काम है जलाते चलें विराग,
दुश्मन का घर मिले या दोस्त का मिले।

तो यह नहीं होना चाहिए कि यह जनता पार्टी का है या दूसरी पार्टी का है, मैं यह बात अपने डिप्टी मिनिस्टर साहब से साफ कहना चाहता हूँ। ... (व्यवधान) ...

एक शेरर मैं अपने गुरु, श्री लाल बहादुर शास्त्री जी के बारे में कहना चाहता हूँ, जिन्होंने मुझे कांग्रेस का मंत्री बनाया और मैंने उन्हें ऐक्टिव मंत्री बनाया। तो वह मेरे गुरु रहे हैं और यह डिप्टी मिनिस्टर साहब मेरे गुरुभाई लगते हैं, मैं तो उनको पूरी मदद करूंगा। वे कहा करते थे कि

घबराओ मत, हिम्मत से, हाँसले से चलो। मैं छोटा था, बच्चा था, मैं उनका एक शेर सुन रहा था, समझ नहीं पा रहा था, वह कह रहे थे:-

मैं अकेला ही चला था जानिबे मंजिल मगर
राह ही मिलते गए और कारवां बनता गया।

इन शब्दों के साथ मैं आपका भण्डार हूँ कि आपने मुझे टाइट दिया और मैं अपने डिप्टी मिनिस्टर साहब से कहूंगा कि इस पर आगे बढ़ें और हमको बताएं। आपके बैंक के अधिकारियों व कर्मचारियों से जो हम पर जुल्म हो रहा है, उससे हमको बचा ले। मैं पूरे हिन्दुस्तान के बुनकरों की तरफ से आपका शुक्रिया अदा करता हूँ। धन्यवाद।

اگرچہ میں نے آپ کا
شکر ادا کرتا ہوں کہ آپ نے مجھے
کچھ کہنے کا موقع دیا - یہودیہ
اس ملک کے اندر دو کروڑ سے زیادہ
لوگ تالے بالے سے متعلق ہیں
سو دھائے - کہمکتی - رنگ اور
دوسری چیزوں کی پہنائی کی
وجہ سے کپڑے کا دام بڑھ گیا اور کپڑے
کی نکاسی بند ہو گئی - بلکہ
مجبور ہو گیا کہ وہ دوسرے کے ہاتھ
کم قیمت پر کپڑا بچھ - جس سے
اس دھن ختم ہو گیا - یہودیہ
وجہ سے کہ میں بار بار مانگ
کرتا رہا ہوں کہ سو - رنگ -
کہمکتی کی جو پہنائی بڑھ رہی
ہے - اس کو روکا جائے - اور کپڑے
کی نکاسی کی دیوسنہ کی جائے
جس سے بلکہ کو راحت مل سکے -

مہودیہ - اس دیہ میں کھیتی
میں کام کرنے والے لوگوں کے بعد بنکر
ہی دوسرے نمبر پر مصنت کھی
لوگ ہیں۔ اگر یہ نہ ہوتا تاں بانا
نہ ہوتا انسان کیسے اپنے تن تھکتا -
وہ چاندروں کی طرح تھلتا ہوتا -
اگر آج ہمیں کوئی خوبصورت اور
آدمی بنانے والا ہے تو وہ بنکر ہی
ہے - ہمارے تپتی مندر شاہتری
صاحب - فریبوں اور دستکوں اور
بنکروں کے مسیحا کچھ جامے کے والے
پرورہ پردھان مندری ال بہادر
شاہتری جی کے لکھت چکر ہیں
ہیں وہ مجھے امید ہے کہ انہیں
فریبوں کیلئے ہمدردی ور ہے ملی
ہوگی۔ یہ بڑی مضبوطی ساتھ -
دشہاریاں جو دانتہ میں حائل میں -
انکو دور کرنے میں یہ ضرور کام -
ہونگے - ایسی مجھے امید ہے - کہ
آپ مہمت کس لوگوں کی مدد کر
دینگے او اسکو عملی جامہ پہنا دینگے
تو آپ ہی مہیگا کہنے کے حق
بن جائیں گے -

مہودیہ - دس ہزار روپے کے
قرضے کی ممانی کا اعلان رت مندری
جی نے کیا - جسکو یہ دل قبول
نہیں کر رہا ہے - کیسے معاف
کرینگے - بڑا شدید ہے - اس میں
بھی منگی جی کو دھیان دینے کی
ضرورت ہے - مجھے امید ہے کہ مندری
جی اس میں کامیاب ہونگے -

مہودیہ بنکوں کو دس ہزار روپے
دینا گیا - اس پر سو در سو ہوکر
وہ دوگنا ہوگیا - کیا آپ مول دھن
اور سوہ دونوں معاف کرینگے - مندری
جی میں آپ کا اس پر جواب
چاہونگا کہ آپ یہ دونوں معاف
کرینگے یا قرض کو پھانسی پر
چھوٹنے کیلئے منتظر رہینگے - میں
چاہونگا کہ آج مندری سرکار اعلان
کریں آج رت مندری جی اعلان کریں
کہ مول دھن اور بھاج دونوں ہی
بنکوں کا معاف ہو جائیگا - تاکہ
بنکوں کو راحت مل سکے - آج بنکوں
میں بڑی بے چھٹی ہے -
(وقت کی گنتی)

مہودیہ - میں بڑا مخصوص کرے
بول رہا ہوں - آج بنکوں سے جبراً
وصولی ہو رہی ہے - انکی جائداد
ٹیلہ ہو رہی ہے - انکی گرفتاری کی
کاروائی کی جا رہی ہے - انکو
دوگنے کیلئے آج حکم نامہ جاری
ہو جائیگا - تاکہ جو ضلع مجسٹریٹوں
کے ذریعہ وصولی بہت ہی ذروں سے
ہو رہی ہے - بنکر کھر چھوڑ کر بھاگ
رہا ہے - بنکر کی بے عزتی ہو رہی
ہے - انکو ستایا جا رہا ہے - چیل
بیوجا جا رہا ہے - اس سے بنکوں کو
بچایا جاسکے -

یعنی بنکوں اور کوآپریٹو
سوسائٹیوں پر کتنا قرض ہے -
اور اسمیں مول دھن کتنا ہے - اور
بھاج دھن کتنا ہے - اور کتنا بقیہ
ہے - خاص طور سے میں اتپر دھن
کے بارے میں اور اسی پرکار سے سارے

دیکھ میں ہو اسٹیٹ میں کتنا
مول دھن ہے - کتنا بیجا ہے - یہ
میں جاننا چھوٹا -

مہدیہ جی - مرکزی سرکار ۵۰
فیصدی معاف کر دیگی - چائے یقین
ہو گیا مگر جو اسٹیٹ نے دوسرے
کو اپریٹو یا دوسرے بیلنک میں -
وہ کہتے ہیں کہ ہم اسکو معاف کرنے
والے نہیں ہیں - اس بارے میں پتہ
نہیں وہاں کے چیف منسٹر اسکی
قابل ہونگے کہ نہیں -

پانچویں بات میں کہتا ہوں کہ
قہری منسٹر صاحب نے کی ایمانداری
پر مجھے پورا یقین ہے کہ مگر
پر دیہی سرکار اس قرضے کو معاف
کرنے پر عمل کرے گی یا نہیں -
ایسا مجھے خطرہ ہے - دوسرا خطہ
مجھے آرد ہے - دکان کھل گئی بیلنکوں
کے درمچاریوں کی - یہ کہہ سکتے کہ
نہیں نہیں قطعاً نہیں ہمارے پاس
کوئی افیشن نہیں آیا - کچھ تو تو
کام ہو - اس سے بچا دیں - اس
پر خاص دھیان دینے کی ضرورت ہے -
میں آپ سے امید کرتا ہوں - ان پر
کڑی ناک دیکھی جائے گی - اور میں
یہ بھی جاننا چھوٹا کہ کیا مرکزی
سرکار پر دیہی سرکار پر ممبران
پالیسٹ کی کمیٹی ہ بنا کر کسٹنوں
اور سٹوروں کو اس لون پر راجہ
پہنچانے پر کارروائی میں مدد
دے گی -

ملتی جی یہ بتائیں گے کہ جو
سلسلہ میں یا کارپوریشن بلنکوں کی

مدد کیلئے سبستی لون رہتے یا
اور دوسری مدد ہوتی ہے - اس رقم
کو خاص طور سے وہ جو لے رہے ہیں -
سلسلہ میں اور کارپوریشن - اس میں
کروڑوں کی لوٹ کھسوٹ ہو رہی ہے -
..... (وقت کی گنتی)
..... میں آپکو بتاؤں کہ انڈین میں
میں ہینڈلڈ کارپوریشن جو جاننا
دھرتی - کٹے والے کٹا ہوا گاڑ کا
دہے کیلئے ہوتے ہیں - وہ ان غریبوں
کو نہیں مل رہی ہے - بیچ میں
سب روزہ مڑپ گیا جا رہا ہے -
کیا اسکو روکا جائے گا - کیا اسکی
جانکاری ہوگی - (وقت کی گنتی)
میں اب شروع سے آپ مجھے ہار
پار ختم کرنے کیلئے کہہ رہی ہیں -
اپنی ملتی جی کو سناؤں -

میرا تو کام ہے جلاتے جائیں چراغ
دشمن کا کھڑے یا دوست کا ملے -
تو یہ نہیں ہونا چاہئے - کہ

یہ جلتا پارتی کا ہے - آؤسری پارٹی
کا ہے - میں یہ بات اپنی قہری
منسٹر صاحب سے صاف کہنا چاہتا
ہوں - (مداخلت) اب شروع میں
اپنے گورنر ٹن بہادر شاہتوں جی
کے بارے میں کہنا چاہتا ہوں -
جنہوں نے مجھے کانگریس کا ممبر
بنایا اور میں نے انہیں ایکٹو ممبر
بنایا - تو وہ میرے گورو تھے -
اور یہ قہری منسٹر صاحب میرے
گورو بھائی لگتے ہیں - تو میں انکی
پوری مدد کروں گا - وہ کیا کرتے تھے

میں دورے میں رہنے کے بلکوں کی
طرف سے آپ کا شکریہ ادا کرتا ہوں۔
[۱۰۰]

उपसभाध्यक्ष मशहूबया, हमारे केन्द्रीय वित्त मंत्री जी ने जो स्टेटमेंट दिया 10,090 रुपए तक के कर्ज माफ करने के विषय में वह 10-12 पंक्तियों का स्टेटमेंट है और सबसे सरकार क्या करना चाहती है, यह साफ नजर नहीं आ रहा है। जब पिछले चुनाव हुए थे संसद के, उस समय बी० पी० सिंह की सरकार ने जनता के बीच घोषणा की थी कि 10,000 रुपए का कर्ज जिन लोगों पर है वह सब हम माफ करेंगे और आज इस स्टेटमेंट में, जैसे हर चीज को सबूत बना दिया जाता है, यह कहा गया है कि 50 प्रतिशत, स्टेट गवर्नमेंट इनकी पूर्ति करेंगी। यह इस तरह का स्टेटमेंट है और स्टेट गवर्नमेंटस चाहे किसी दल की हो, उसमें भारतीय जनता पार्टी की भी बहुत सी स्टेट गवर्नमेंटस हैं, जनता दल की भी हैं, कांग्रेस की भी हैं और कम्यनिस्टों की भी हैं,

अब बनारस की स्थिति के संबंध में मंडम मैं यह बताना चाहता हूँ कि बनारस में बिजली का टैंक जा रहा है, पानी का टैंक जा रहा है, तहसील का टैंक जा रहा है और सभी के ऊपर एक इन्श्रेशन पड़ा हुआ है कि वर्तमान सरकार 10,000 रुपए तक का कार्य शाफ करेगी और अपने सत्ता में आने के लिए भारत की जनता से यह वायदा बिथा है। तो जब

तक वह 10,000 रुपए का कर्ज हमारे ऊपर नहीं हो जाएगा, प्रत्येक नागरिक का और से जब तक सरकार 10,000 रुपए तक कर्जदार नहीं हो जाएगी, तब तक आप वह कर्ज माफ करेंगे और फिर उसके बाद टैक्स लगाएंगे। यह प्रवृत्ति बनारस में देखने में आई है। मुझे पिछले महीने वहां जाने का मौका मिला। वहां गांव का गांव जुट जाता है कि जब तक 10,000 रुपए कर्ज नहीं हो जाता, तब तक आप कैसे बसूली करेंगे और वहां पर कोई क्लियर-कट डायरेक्शन आपकी सरकार की और से कर्मचारियों को नहीं है। यदि वह बसूली करके आपको न दें तो आप उनके विरुद्ध एक्शन मत लीजिएगा। आज वातावरण आपके 10,000 रुपए के कर्ज माफ करने के आश्वासन से बदल चुका है और उस बदले हुए माहौल में भारत की जनता, हरियाणा की जनता टैक्स नहीं दे रही है, कोई नहीं दे रहा है। 10,000 रुपए जब तक इस देश के प्रत्येक नागरिक पर कर्ज नहीं हो जाता है और उसको आप माफ नहीं कर देते हैं चाहे आप स्टेट गवर्नमेंट्स की और से करें या केन्द्रीय सरकार की और से करें, तब तक आपको कर्ज बसूलने का कोई अधिकार नहीं है। मैं जानना चाहता हूं माननीया उपसभाध्यक्ष जी, आपके माध्यम से इस सरकार से कि जो 50 परसेंट स्टेट गवर्नमेंट्स पर आप बोझ डाल रहे हैं वह कहां से उसकी पूर्ति करेंगे? बहुत से बैंकिंग के लोगों से मिलने का मौका मिलता रहता है। इस देश के बकों का राष्ट्रीयकरण जो इंदिरा गांधी ने किया था और जिसके लिये वह पूर्ण गया अर्थव्यवस्था के विकास के लिये, उस अर्थव्यवस्था को अपने क्षुद्र तृष्णा, राजनीतिक तृष्णा की पूर्ति के लिये उसे डिस्टर्ब करने का, उसे तहस-नहस करने का मैं चार्ज करता हूं इस सरकार पर कि इस दस हजार रुपये के झूठे कर्ज माफी का आश्वासन जो चुनाव जीतने के लिये किया था और पांच महीने के बाद, 6 महीने के बाद भी अभी तक आप इस क्षेत्र में कुछ नहीं कर पाये है? इससे जो अर्थव्यवस्था का दूषण होगा, एक बैंकिंग सिस्टम में जो हास आ रहा है, काम करने में डिमोरलाइज आ रहा है, उसको मेकअप

करने के लिये आज क्या करने जा रहे हैं? यह मैं जानना चाहता हूं और स्टेट गवर्नमेंट्स पर आपने 50 प्रतिशत जो छोड़ा है यह सरासर आपकी डिबेटिंग शिप है, मैं मानता हूं। केन्द्र सरकार स्टेट गवर्नमेंट्स पर अपना आतंक उभा करके उन्हें विवश कर रही है कि और टैक्स लगाओ और कर्ज माफ करो, यह बंद होना चाहिये और सारा भार दहन बेन्द्र सरकार ही करे और...

THE VICE-CHAIRMAN (SHRI-MATI JAYANTHI NATARAJAN): Kindly conclude now.

डा. रत्नाकर पाण्डेय : मैडम, अतिथि मैं पूछ रहा हूं। एक और स. ० प. ० आई० की गवर्नमेंट कहती है कि हम गरीबों को राहत पहुंचायेगे--चाहे दूक हो, चाहे मजदूर हो, चाहे किसान हो। दूसरी ओर जो बी. जे. पी. की गवर्नमेंट्स हैं वह भी दस हजार रुपए कर्ज माफ करने का वायदा करती हैं और पूरा कर्ज माफ कर देंगी, जितना किसानों पर है। इस तरह का वायदा चुनावों के दरम्यान दिया गया और आप केवल दस हजार माफ कर रहे हैं। जो विभिन्न दलों ने वायदा किया है और सब चाहते हैं कि गरीबों को अधिक से अधिक राहत द दी जाय तो उस क्षेत्र में आप कौन सा विस्तृत कार्यक्रम लेकर के आ रहे हैं? यह मैं जानना चाहता हूं। यह स्टेटमेंट असतोषजनक है, यह स्टेटमेंट तीन पैराग्राफ में है जिससे इस देश में का मैं अपमान समझता हूं। विस्तार से मिनिस्टर महोदय को यहां आना-चाहिये और इस पर पूरी डिबेट होनी चाहिये। देश के 84 करोड़ लोगों के भाग्य का फैसला कराने के लिये आपको बैठाया गया है और कागज के तीन पैराग्राफ में आप इस देश की जनता को धोखा नहीं दे सकते हैं। स्टेट गवर्नमेंट्स पर अपनी रिस्पॉसिबिलिटी आप नहीं डाल सकते हैं। इसलिये जो कहिये वह करिये और उससे अर्थव्यवस्था दूषित न हो, हमारी विदेशी मुद्रा पर उसका असर न पड़े। इस देश की व्यवस्था पर क्लीयरकट क्या आपके पास योजना है? कार्यक्रम है? वह लेकर के सदन में आइये। सदन में इस तरह के बचकाने स्टेटमेंट्स से अभित करने की कोशिश मत करिये। धन्यवाद।

SHRI JAGESH DESAI (Maharashtra): I think I am the only person who has withdrawn his name.

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): No, no. Many other Members have withdrawn their names.

श्री आनन्द प्रकाश गौतम (उत्तर प्रदेश) : मैडम वाईस चैयरमैन, सरकार के जा चुनाव घोषणा-पत्र में बात कही गयी थी कि दस हजार तक के कर्ज माफ किये जायेंगे, शायद इसके पीछे संशा यह थी कि कर्ज में दूबे देश के किसानों को कर्ज से उबारने हेतु दस हजार को राहत सरकार दे सकेगी, अभी यह जो माननीय मंत्री जो का वक्तव्य है इसमें है। उससे स्पष्ट होता है कि किसानों, बुनकरों और कारीरों के लिये ऋण राहत योजना को घोषणा कि जिन्होंने विभिन्न बैंकों से दस हजार तक के कर्ज लिये थे उन्हें ही इस योजना का लाभ मिल सकेगा। महोदया, इसमें यह स्पष्ट नहीं हो रहा है कि इस राहत योजना का लाभ मात्र दस हजार तक के कर्ज लिये जाने वाले किसानों, मजदूरों और बुनकरों को ही मिलेगा या इससे कुछ अधिक कर्ज को रकम लेने वाले लोगों को दस हजार की सीमा तक उन्हें लाभ दिया जायेगा? यह स्पष्ट नहीं हो रहा है।

मान्यवर, एक और स्पष्टीकरण माननीय मंत्री जी से चाहूंगा कि कर्ज का अदायगी के संबंध में एक बात यह बहुत कही गयी कि जिन किसानों को इसका लाभ दिया जायेगा वह बिलकुल डिफाल्टर नहीं होने चाहिये। इसकी भी सर्वे और जानकारी हो रही है। एक और उदाहरण देकर इस बात को स्पष्ट करना चाहता हूं कि बहुत से ग्रामीण बैंकों से, पिछले 10 सालों के अंदर मेरी जानकारी में कुछ नथ्य आये हैं कि अनुसूचित जाति, जनजाति के लोगों के नाम से बहुत से लोगों ने बैंक कर्मचारियों से मिलकर बैंकों से कर्ज दिलाने के लिए उनसे कागजों पर दस्तखत कराये। फिर उन्होंने कहा कि तुम घर में रही सारी कार्यवाही हम पूरा करा देंगे। बैंक के लोगों से मिलकर गरीब लोगों के दस्तखत कागज

पर लेकर उनके नाम पर कर्ज के रूप में रुपये निकाल लिये। 6 महीने, साल भर तक यह कहते रहे उनको कि अभी कुछ नहीं मिला है लेकिन उस गरीब को उन्होंने कर्ज में बांध दिया। जब उनके नाम से नोटिस आया तब उनको पता चला कि मेरे नाम कर्ज है। जिस बिचौलिये ने ऋण का फायदा उठाया उसको तो कुछ देना नहीं था क्योंकि जानबूझ कर ऐसा उसने किया था और जिसके नाम कर्ज लिया गया था उसको पता नहीं था कि मेरे दस्तखतों से रुपया निकाल लिया गया। इस दिशा में रिकार्ड में स्पष्ट रूप से अनुसूचित जाति और जनजाति के वे व्यक्ति जिनके नाम से किसी भी योजना के तहत रुपया लिया गया वे निश्चित रूप से डिफाल्टर तो हैं ही जबकि उसने कोई पैसा नहीं लिया, तो मैं जानना चाहता हूं कि यह जो आपने कहा है कि दस हजार तक का कर्जा माफ होगा तो यह इन अनुसूचित जाति के लोगों पर भी लागू होगा और इस योजना का लाभ दिलाने के लिए जो डिफाल्टर की शर्त है, क्या उस शर्त से उनको मुक्त करेंगे?

SHRI SHABBIR AHMAD SALARIA (Jammu and Kashmir): The statement which has been made here shows that it is a case of clear breach of faith and confidence reposed by the electorate in the National Front Government. They came to the people at the hustings with a clear promise that the loans will be written off. Later on when it came to the Presidential Address it was diluted and when it came to the practical execution of it they have said that the loans which were taken from the State banks, from the cooperative banks and from the Land Development Banks shall be paid only to the extent of 50 per cent by the Central Government. Everybody knows that most of the loans for agricultural purposes and for artisans were taken from the cooperative banks and from the Land Development Banks. Thereby this has been scrapped without the consent of the State Governments. It is a total breach of faith and retraction. This is the first thing which must go to the

people so that no Government should do this in future and the people should take care of it.

Secondly, whatever statement has been made one is reminded of what Ghalib has said:

बत रई है जुन में क्या-क्या कुछ,
कुछ न सनसना खुरा को कोई ।

This statement does not show whether it is a promise to write off the principal of Rs. 10,000 or the principal plus interest of Rs. 10,000. It does not show it refers to what point of time—whether it is a loan which was taken to the tune of Rs. 10,000 or is it an amount which now stands with the principal and interest at Rs. 10,000.

Thirdly, when the word 'artisan' is used, the learned Minister may kindly point out it pertains to which type of artisans. There are so many kinds of artisans. Carpenters are there; blacksmiths are there. This is not made clear. The result is that we are left in the hands of the people who are executing it. They can say you are not artisan according to them thereby opening up the flood-gate of corruption.

Fourthly, if you give relief to the artisans and agriculturists or farmers, why not give relief to the landless agricultural labourers? They are not included in it. Therefore, I would urge upon the Government to kindly consider this that when they give the guidelines, they must kindly take into consideration the conditions of the helpless landless labourers. They should also be included in this category.

Thirdly, I would request the Government to clarify is that in the present case of loans which have been given and which are to be written off, the cooperative societies which had taken the loans and which have given the amount further to the workers, the weavers and others, those should also be included in this and the cooperative societies whatever loans

they have given should also be given the benefit of this scheme. When you say that this has been shifted, 50 per cent of the relief has to be paid by them, you may kindly clarify one thing whether it is a fact that after the scheme was announced the realisation of the amount by the banks has diminished. If so, to what extent?

Fourthly, may I know whether future lending of money to the farmers and others will be affected by this policy which has been adopted? May I also know whether the banks will be carry to give these loans freely to the farmers and that will affect our agriculture in the country? These are very, very important questions which the Government must answer and clear guidelines should be given to the people.

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI ANIL SHASTRI): Madam Vice-Chairman, the clarifications which were sought by the Members actually when it was listed in the business of the House were supposed to be on the *suo motu* statement that the Finance Minister made on the 4th May after which he had to leave for Washington for the world Bank meeting. But while seeking clarifications, the hon. Members of this House have also given a few suggestions on the scheme itself and I welcome those suggestions. Though the scheme is still under formulation, I will take into account the suggestions which have been made by the hon. Members while the scheme is being formulated and finalised. I would basically like to restrict myself therefore to the statement that the Finance Minister has made last week about the share of the State in relation to the loans taken from the cooperative banks and land development banks. There have been several questions asked by the Members. I will try to cover most of them. First of all, I would like to clarify that the estimated amount of the total borrowings is not Rs. 14,000 crores as Mr. Chavan mentioned because Rs. 14,000 crores included

[Shri Anil Shastri]

overdues, short-term and term loans plus current dues as on 2nd October, 1959. It also included wilful defaulters and total loans that have been taken. We have made an estimate and according to the estimated figure of overdues stands at Rs. 2,842 crores and out of this commercial banks have given a loan of about Rs. 805 crores, regional rural banks Rs. 122 crores and cooperatives including land development banks Rs. 1315 crores. It is only in the case of cooperatives that the Finance Minister had stated that 50 per cent of the burden will be shared by the State Governments. We have made a Budget provision of Rs. 1,000 crores as was mentioned by a few Members. Now this Rs. 1,000 crores will come out of Rs. 2,840 crores and not out of Rs. 14,000 crores. So the gap is not much and out of that, Rs. 250 crores have already been transferred to the Reserve Bank of India and the balance will come out of budget proposals which are yet to be passed in the Parliament and we will also get something from the RBI and the NABARD. In concrete terms, the capacity to pay is determined by application of annawari system. What we are going to do is that if the crop yield is 6 annas or less, then it should be considered as bad crop and such farmers will be included in it. Co-operative loans are, as I said, of the order of Rs. 1315 crores and the liability of the State Government will be 50 per cent which is Rs. 908 crores. The question was also asked, the clarification was sought that why should the State Governments be asked to share the burden of this debt relief. I would like to point out that the cooperative banks are managed by them and in the past also, many of the State Governments had expressed eagerness in writing off loans of the farmers in their respective States. Thus it would be only appropriate that the State Governments come forward for a participative approach with the Central Government regarding their debt relief

measures which we have to apply to the cooperative sector. I will now very briefly like to give some of the details of the scheme. Since the hon. Members had raised a few clarifications I would like to broadly give the following features. Debt relief will be admissible to a beneficiary meaning farmers... (Interruptions).

SHRI AJIT P. K. JOGI (Madhya Pradesh): Kindly yield for a minute. Sir, there is something wrong with the statistics. You have mentioned that the co-operative loan for the entire country is around Rs. 1800 crores whereas the BJP Government in Madhya Pradesh has circulated a paper and they have calculated this amount for Madhya Pradesh. They say that the cooperative loan in Madhya Pradesh alone is Rs. 580 crores. So for Madhya Pradesh alone if it is Rs. 580 crores, how can that be Rs. 1800 crores for the entire country? There is something wrong in these statistics.

SHRI ANIL SHASTRI: You are right. The State Government of Madhya Pradesh had come with a scheme where about Rs. 500 and some odd were involved and we told them that it was not acceptable and they have agreed because with all the State Governments, we have been holding consultations. As I said, that scheme is still under formulation and as committed by our Finance Minister, we will see that the scheme is implemented before this Budget Session ends. I was saying that debt relief will be admissible to a beneficiary, meaning farmer, irrespective of the size of his holding, artisan or weaver, who had borrowed a loan or loans from one or more public sector banks, regional rural banks and cooperative credit institutions, and the sum of which did not exceed Rs. 10,000/- for any agricultural or artisan activity. Mr Amin Ansari had sought a clarification whether the interest amount also would be included. I would like to confirm that the principal amount plus the interest, up to a limit of Rs. 10,000/- will be covered under this scheme. For instance, suppose the principal amount Rs. 10,000/- and with interest, the total amount works out to more than Rs.

10,000/-, whether it is Rs. 12,000/- or Rs. 14,000/-. Then, it is only up to Rs. 10,000/- that the farmer or the artisan or the weaver will be covered. So, the total relief will be up to Rs. 10,000/-

SHRI MOHAMMED AMIN ANSARI (Uttar Pradesh): Excluding the principal amount?

SHRI ANIL SHASTRI: The total upper limit of the relief will not exceed Rs. 10,000/-. Suppose somebody has taken Rs. 5000/- as loan and with interest if it is Rs. 7000/-, yes, then we will accept it. But the upper limit, the ceiling, is Rs. 10,000/- including the interest.

DR. YELAMANCHILI SIVAJI: No. The hon. Finance Minister, in the Budget, says that it is only the principal amount and it does not include the interest component. It says many of those... (Interruptions).

SHRIMATI MARGARET ALVA (Karnataka): The Member is contradicting the Minister.

SHRI ANIL SHASTRI: There seems to be some misunderstanding. I wish to clarify (Interruptions). I wish to clarify that interest will be included. On the question of giving relief on the debt of the farmer or the artisan or the weaver, the categories we have included, the interest is included. But the upper limit of the relief will not exceed Rs. 10,000/- even if it is inclusive of the interest.

SHRI PRAMOD MAHAJAN: That is Rs. 10,000/- per head. (Interruptions).

SHRI ANIL SHASTRI: Rs. 10,000/- (Interruptions).

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): There is no time. I request Members to kindly let the Minister finish. We have even forgone lunch hour. Please let the Minister finish. (Interruptions).

SHRI ANIL SHASTRI: I request that I may be allowed to complete.

THE VICE-CHAIRMAN (SHRIMATI JAYANTHI NATARAJAN): Kindly let

him finish. Please cooperate. If there are interruptions, he will not be able to finish it. (Interruptions). Kindly remember that too much time was spent on seeking clarifications and I cannot allow further interruptions because there is other business also.

SHRI ANIL SHASTRI: I will come to some of the questions which were raised specifically by Members.

Debt relief will be available to the following categories of borrowers. Non-wilful defaulters who will be identified by the *annawari* system on a village basis: in cases where the principal borrower has died; and in cases of farmers who have filed insolvency petitions in courts and are covered under the scheme. The proposal is to apply the *annawari* system, as I said, village-wise rather than farmwise.

I come to the next question which is raised by a few Members. Non-wilful defaulter is defined as one who has not repaid the loan despite the fact that his crop yield has been more than six *annas*.

And coming now to some of the questions specifically raised whether guidelines had been issued about kharif financing, I would state that NABARD has estimated the requirement at Rs. 2800 crores. Out of this about Rs. 700 crores in expected to be recovered in the normal course and Rs. 300 crores will be the additional support by NABARD and Rs. 1,800 crores is the balance liability and funds will be needed for this. Out of this, Rs. 900 crores will be given by the Government of India and Rs. 900 crores will be coming from the State Governments. The NABARD has issued guidelines to the State Co-operative Banks on the 5th April, 1990 and, under this, the Co-operatives can take advantage of the Instant Fresh Finance Scheme and the recoveries made by the Co-operatives. Instead of being paid to the NABARD against this Refinance Scheme, it could be used for further loaning to non-defaulting farmers. On the kharif finance, the following aspects are also important.

[Shri Anil Shastri]

The recoveries are very insignificant. Many farmers keep their money with themselves without repaying the loans. They would use it for kharif purposes because they have already got the money. A sum of Rs. 250 crores has already been given to the RBI, as I have stated earlier, and as soon as the Budget is passed, the remaining Rs. 750 crores will also be given to the RBI and the amount of compensation for banks and co-operatives would be used for kharif loaning. Some other measures also under consideration which will be finalised shortly. The State Governments too would provide at least part of the share of this compensation on Kharif also. Draft scheme of the Government of India have been prepared and would be issued soon after the return of the Finance Minister from Washington.

There are also questions which have been asked as to whether weavers have been included and whether they would be covered under this scheme. For eligibility for relief, the principal loan should not be more than ten thousand rupees. Once one is eligible, he gets the benefit of ten thousand rupees which, as I have said earlier, may include not only the principal amount but also the interest. The definition of artisan as per the scheme is that an artisan is an individual who is engaged in any activity of rural development related to cottage and village industries, handicrafts, weaving, etc.

Some other clarifications also were sought. One of them, of course, is about the States not accepting this. As I have stated earlier, we have been holding discussions with them and, in principle, they have agreed.

SHRI MOTURU HANUMANTHA RAO (Andhra Pradesh): All of them have agreed?

SHRI ANIL SHASTRI: Well, most of them have agreed and the process of consultation is still on. The Finance Minister has written to all the

Chief Ministers on the 23rd March and I have got a copy of it. Therein all the Chief Ministers have been invited to a meeting. But no joint meeting was held because not all the Chief Ministers have come together, but individually the Chief Ministers have been coming and meeting the Finance Minister. So, the process of consultation is on.

SHRI PRAMOD MAHAJAN: What will happen if any Chief Minister refuses? I am asking this question because the Chief Minister of Maharashtra has already refused it... (Interruptions)...

SHRIMATI MARGARET ALVA: The Maharashtra Chief Minister has refused it... (Interruptions)...

SHRI PRAMOD MAHAJAN: What will happen to the scheme?

SHRI ANIL SHASTRI: I have noted your name and I am coming to your point.

SHRI PRAMOD MAHAJAN: I am not interested in my name. I want to know what will happen to this scheme if a Chief Minister refuses. The farmers in Maharashtra are strictly ruled by the Chief Minister. So, what will happen to the scheme?

श्री अनिल शास्त्री : अधिकतर मुख्य मंत्रियों से बात कर ली है और जैसा मैंने कहा कि वित्त मंत्री ने 23 मार्च को सब मुख्य मंत्रियों को चिट्ठी लिखी थी एक मीटिंग के लिए । मीटिंग इकट्ठी नहीं हो पायी है लेकिन अलग-अलग लोगों से जो मुख्य मंत्रियों से बात हुई है, तो अधिकतर जो मुख्य मंत्री हैं वे इसके लिए तैयार हैं । इसके अलावा वे भी अपनी स्कीमें लाये हैं जैसा कि अभी माननीय सदस्य जोगी जी ने कहा कि मध्य प्रदेश की सरकार ने, मुख्य मंत्री ने भी, एक प्रोजेक्ट दिया था 508 करोड़ रुपये का लेकिन जब उनसे बात हुई तो फिर वह माना नहीं गया ।

श्री मोहम्मद अमीन अन्तारी : अगर कोई मुख्य मंत्री न माने... (व्यवधान) खाते में डाल देगी ।

श्री अनिल शास्त्री : जो सरकार ने वायदा किया है वर्जा भाफ करने का, वह हम लोग पूरा करेंगे ।

यह मैं आपको इस हाउस के अन्दर आश्वासन देता हूँ ।

SHRI MOTURU HANUMANTHA RAO: You have to clarify because we are very seriously concerned about this. The Chief Minister as well as the Finance Minister of Andhra Pradesh have been repeatedly saying that their economy cannot bear this burden.

SHRI ANIL SHASTRI: I do not think there is any State Government which would not be interested in giving relief to the farmers. If they are really seriously interested in giving relief to them, then there is no reason why they should not accept it... (Interruptions)...

श्री प्रमोद महाजन : उपसभाध्यक्ष महोदय, उन पर यह प्रेशर डाला जा रहा है, जबकि आंध्र कर्नाटक और महाराष्ट्र के मुख्य मंत्रियों ने सदन शब्दों में कहा है कि हम इस स्कीम को लागू नहीं करेंगे । ऐसी स्थिति में केन्द्रीय सरकार क्या करेगी ?

SHRIMATI MARGARET ALVA: I only want to say that instead of 50 per cent, they demand that the full amount should be paid by the Centre because it is their election promise and they have said that they would wipe out their loans... (Interruptions)...

SHRI V. GOPALSAMY (Tamil Nadu): Your Government never bothered about the farmers. What are you talking now?... (Interruptions)...

SHRIMATI MARGARET ALVA: It is their election promise... (Interruptions)...

SHRI V. NARAYANASAMY: I want to ask one thing... (Interruptions)...

THE VICE-CHAIRMAN (SHRI-MATI JAYANTHI NATARAJAN): Let him complete his answer. All these matters have been raised already and he has answered most of them.

SHRI S. B. CHAVAN: Madam, I think there is no point in continuing the reply. I do not think that anything is going to come out of it. The confusion is becoming more confounded. That is why I say that he should come before this House with full details. We will discuss the entire issue. Now, according to his statement, it is all those farmers whose *anawari* is six annas and below. This, in fact, has never been mentioned anywhere and, for the first time, we have come to know of it only now. We know only now that this is the limit which they have prescribed. That is why we would like to know what exactly the scheme is... (Interruptions)... The Minister says that the scheme is under preparation.

श्री अजीत जोगी : यह देश के किसानों के साथ दुर्व्यहार हो रहा है ।

SHRI S. B. CHAVAN: If the scheme is under preparation, then the sowing season is going to start within a week and even after the Finance Minister comes back—I think he is coming back on the 11th—I do not think he will be in a position to clarify all the points which have been made. In fact, we are not interested in having any more reply. We can finish this item and can go to the other item. Let the Government come before this House with all the details of the scheme so that we will be in a position to know as to what exactly the scheme is... (Interruptions)...

SHRI ATAL BIHARI VAJPAYEE (Madhya Pradesh): He is giving some details!

SHRI JAGESH DESAI: What details? He is not giving any details at all... (Interruptions)...

THE VICE-CHAIRMAN (SHRI-MATI JAYANTHI NATARAJAN): Let him finish now... (Interruptions)...

SHRI MOTURU HANUMANTHA RAO: From this side also clarifications have been sought and he is answering. What is wrong in this?... (Interruptions)...

श्री प्रमोद महाजन : वक्तव्य में कोई योजना नहीं होती। बाद में उत्तर में योजना आती है। आप प्रश्न पूछने नहीं देने हैं, तो हम कैसे समझेंगे ?

श्री एस० बी० खन्ना : अर्था योजना तैयार नहीं है।

श्री प्रमोद महाजन : वक्तव्य में कोई योजना नहीं है। जो योजना है, वह हमें बता रहे हैं और आप बताने नहीं दे रहे हैं।

डा० रत्नाकर पाण्डेय : मंत्री सहोदय, पूरा स्टेटमेंट लेकर आये।

THE VICE-CHAIRMAN (SHRI-MATI JAYANTHI NATARAJAN): There is a procedure which is to be followed and you cannot go on interrupting the Minister. You have all made your points and let him say what he has to say.

SHRI ANIL SHASTRI: Madam, as I said earlier, these clarifications were supposed to have been sought on the statement made by the Finance Minister on Friday last which relates to the share of the State Governments. But then most of the Members sought certain clarifications on the scheme itself and there were certain good suggestions also. Therefore, I thought it would be better and prudent to give broadly some of the features of the scheme. As I said, the scheme is under preparation and, in fact, it would be announced as soon as the Finance Minister comes back. So, there is no confusion at all... (Interruptions)... There is no confusion at all... (Interruptions)... There is no confusion. In fact, in the beginning itself I said, I welcome the suggestions and the suggestions which have been given today will be incorporated in the scheme...

3.00 P.M.

डा० रत्नाकर पाण्डेय : माननीया उपसभाध्यक्ष जी, इस सदन के एक वरिष्ठ सदस्य श्री चव्हाण जी ने सरकार में एक सीधा सवाल किया है..... (व्यवधान) योजना को वर्क आउट करके सदन में आये और इस पर बहस हो। मैडम, एक वरिष्ठ सदस्य.... (व्यवधान) मांग की है कि वह पूरा वर्क आउट करके इसी सेशन में आए। क्या..... (व्यवधान) और आश्वासन दें कि पूरा वर्क आउट करके आएंगे ?.... (व्यवधान)

PROF. CHANDRESH P. THAKUR: On a point of order, Madam, my point of order will help the honourable Minister. This is a simple point. The honourable Minister has said that the scheme is under formulation is in the process of formulation or progressive reformulation. Will the honourable Minister consider the points made directly or by implication in our questions for clarifications as inputs in the reformulation of the scheme and after that would he come out with the full scheme so that then we will give all the support that he is looking forward?

SHRI V. GOPALSAMY: May I draw the attention of the honourable Minister to the fact that all the States are not rich. Some of the States are rich, some are richer but some of them are very poor. All of them are not equal in their financial status. So uniform application should not be made for all States. When the Finance Commission made allocations to States, they sanctioned Rs. 2,800 crores to Uttar Pradesh alone whereas for Karnataka and for Tamil Nadu only Rs. 40 crores. This is the recommendation of the Finance Commission. That is why I would request the Minister to consider the suggestion of giving total relief to some of the States which are facing a financial crisis. Would the honourable Minister throw light on this?

SHRI A. K. ANTONY (Kerala): Will the Minister consider, till the scheme is finalised, announcing a

moratorium on the recovery of loans below Rs. 10,000? Otherwise, it will create unnecessary hardships to those poor people. Until the scheme is finalised, you may announce a moratorium on recovery of loans only up to Rs. 10,000.

THE VICE-CHAIRMAN (SHRI-MATI JAYANTHI NATARAJAN): Now no more such interruptions. Let the Minister complete his reply.

SHRI ANIL SHASTRI: I have already said earlier that the suggestions given are welcome and the scheme is under formulation and I can assure the honourable Members that we will take into account the suggestions made here today while formulating the scheme. Mr. Chavan has asked one question whether any interim scheme will be announced I would like to say that it is not so. The scheme is being finalised, as I said, and when the Finance Minister comes back, it will be announced and there is no need for an interim scheme. Mr. Ahluwalia has asked for certain clarifications about the total amount which I had already mentioned before... Mr. Ahluwalia came into the House.

[The Vice-Chairman (Prof. Chandresh P. Thakur) in the Chair.]

It is Rs. 2,842 crores I have also defined 'wilful defaulter'. And one assurance I can give to the House since it was mentioned by a few Members, that no farmer will face any harassment; whosoever is covered under the scheme will not face any harassment at the hands of any Government machinery. This assurance I am giving to the House.

SHRI S. S. AHLUWALIA: Is there a machinery? How are you going to identify a wilful defaulter?

श्री अनिल शास्त्री : मैंने अभी बताया था, आप थे नहीं। अनावारी जो होती है, उस के बारे में तहसीलदार के पास रिकार्ड में सब रहता है। उस में अनावारी 6 अने से अगर कम की क्राप होती है, खराब क्राप होती है तो उन को नोन डिफाल्टर कहा जाएगा मतलब जिन्होंने पैसे लिए हैं
... (Interruptions)

THE VICE-CHAIRMAN (PROF. CHANDRESH P. THAKUR): Let him complete.

SHRI S. S. AHLUWALIA: I am asking about wilful defaulters.

SHRI ANIL SHASTRI: I have already replied.

Mr. Thakur raised the point, whether it will not have an adverse effect or inflation.

श्री अजीत जोगी : अनावारी की बात तो आप के घोषणा पत्र में नहीं थी। अब अनावारी की बात कहाँ से आ गयी?

THE VICE-CHAIRMAN (PROF. CHANDRESH P. THAKUR): You kindly hurriedly finish your reply.

SHRI ANIL SHASTRI: I can assure the House that this will not have any effect on the prices and there will not be inflation... (Interruptions)

Shri Amin Ansari wanted to know the figure about UP. Out of 2842 crores U.P. has about 260 crores for nonwilful defaulter. With this, I hope, all the clarifications have been given.

THE VICE-CHAIRMAN (PROF. CHANDRESH P. THAKUR): Now we shall take up Special Mentions. Miss Saroj Khaparde. (Interruptions) Shrimati Kamla Sinha... (Interruptions) That matter is over. (Interruptions)

SHRI JAGESH DESAI: Yesterday we sat upto 7.30. We skipped the lunch hour. Are we to sit late? I think we should not put too much pressure on Members (Interruptions).