

objective of the Government that not only nationalised banks but also private banks extend home loans liberally to middle and lower middle class and poor people. But the ground reality is the other way round when it comes to private banks. Whenever the Government reduces the Repo Rate, the nationalised banks promptly reduce the corresponding rates of interest on home loans, thereby passing on the benefit to the customers. But when it comes to private banks, neither they reduce rates of interest nor pass on the benefit to customers in spite of directives from the Government. Sometimes, they apply the directives to provide loans at lower rates of interest, which they do only for new customers and not the existing customers. Even now, when the nationalised banks are charging 8 per cent or 9 per cent rate of interest, private banks such as ICICI, HDFC, Deutsch Bank, etc. are still charging exorbitant rates of interest which varies between 11 and 13 per cent. There is also another problem with private banks. They charge between two to three per cent of the loan if one wishes to foreclose the loan account.

I would request the Government of India to ponder over the issue seriously and direct the private banks to strictly follow the directives of the Government, at least, with regard to home loan and also, not leave home loans to the market forces.

SHRI P. RAJEEVE (Kerala): Sir, I associate myself with the Special Mention made by the hon. Member.

Demand to leverage the annual allocation of Pradhan Mantri Gram Sadak Yojana

SHRI GIREESH KUMAR SANGHI (Andhra Pradesh): Sir, my Special Mention is about leveraging the annual allocation of the Pradhan Mantri Gram Sadak Yojana.

Sir, the proposal emanated at the instance of Government of India through letters of Minister of Rural Development dated 29.05.2003 and Secretary, Ministry of Rural Development dated 21.04.2004. Government of Andhra Pradesh in consultation with the financial institutions submitted a proposal to Government of India for leveraging the Pradhan Mantri Gram Sadak Yojana to the tune of Rs. 900 crores in the State. Definite sanctions have been obtained from the banks for Rs. 500 crores. Projects worth Rs. 500 crores have already been submitted to the Government of India.

Government of India is now attempting to amend the Diesel Cess Act to enable the National Rural Roads Development Agency (NRRDA) to leverage Pradhan Mantri Gram Sadak Yojana.

As the proposal is pending for long, I urge upon the Government to kindly take a final decision and approve the State Government's programme which has been submitted to the Government of India.

Demand for special relief package for victims of Cyclone 'AILA'

SHRI RAJIV PRATAP RUDY (Bihar): Sir, Darjeeling was struck by Cyclone Aila on 25-26 May, 2009 causing extensive damage in terms of lives lost, property destroyed and roads and highways washed away and more than thirty two lives were lost. The damage to the hill district's infrastructure has been immense and deserves a special consideration for relief and rehabilitation of the affected areas. Hence, the Prime Minister must send a special team separately and earmark separate funds

for the Darjeeling catastrophe, carving it out from the grant sanctioned in the Budget. More so, this has added to the woes of the Queen of Hills which was already battling with other issues of development giving voice to their long-pending demand for a Gorkhaland. While similar sized hill destinations have the status of a State with a population much lesser like Sikkim and other States, the education and health infrastructure in Darjeeling is almost non-existent. The Hills do not have a single university for higher education. Absence of any medical college for health and education is another glaring example of its backwardness. The hills do not have a single technical or professional institution thereby compelling large scale migration of unskilled youth to other parts of the country. The Gorkhas of the Hill districts have made enormous contributions as a premiere fighting force not only in India, but abroad as well. I, therefore, demand for a special relief package for victims of "aila." ...*(Interruptions)*..

SHRI MOINUL HASSAN (West Bengal): Sir, this is a Special Mention. ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Have you stuck to the draft, Mr. Rudy? Have you deviated from the approved draft?

SHRI MOINUL HASSAN: Sir, he has deviated from the draft. ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Mr. Rudy, have you deviated from the approved draft?

SHRI RAJIV PRATAP RUDY: No, Sir. I have not deviated. ...*(Interruptions)*...

SHRI MOINUL HASSAN: Sir, the approved draft should be carefully checked. ...*(Interruptions)*... Separate State demand is not a case of the special mention. ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Please. ...*(Interruptions)*...

SHRI RAJIV PRATAP RUDY: What is the problem? ...*(Interruptions)*... Why is he objecting? ...*(Interruptions)*...

SHRI MOINUL HASSAN: Separate State demand is not a case of special mention in this House. ...*(Interruptions)*...

SHRI RAJIV PRATAP RUDY: Who decides this? ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Sit down, please. ...*(Interruptions)*...

SHRI RAJIV PRATAP RUDY: Sir, it is a matter of great importance. ...*(Interruptions)*... This is a matter of Gorkhaland. ...*(Interruptions)*... How can he tell me like this? ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Mr. Hassan, please sit down. ...*(Interruptions)*...

SHRI RAJIV PRATAP RUDY: How can he intervene? ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Why do you worry? ...*(Interruptions)*... If you

read the draft approved by the Chairman, you have nothing to worry. Everything will go on record.

SHRI RAJIV PRATAP RUDY: I am not worried. My only concern is my friend. ...*(Interruptions)*... My friend is objecting. ...*(Interruptions)*... Why should he object?

SHRI MOINUL HASSAN: Sir, ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Mr. Hassan, what are you doing? ...*(Interruptions)*.... Take your seat. ...*(Interruptions)*...

SHRI RAJIV PRATAP RUDY: Sir, West Bengal has neglected Gorkhaland. ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Mr. Rudy, why do you argue? ...*(Interruptions)*...

SHRI RAJIV PRATAP RUDY: Sir, I don't argue, but ...*(Interruptions)*...

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): You want your statement on record and it is on record. Isn't it? Why do you worry then?

SHRI RAJIV PRATAP RUDY: Thank you for highlighting the issue.

THE VICE-CHAIRMAN (PROF. P.J. KURIEN): Shri Prabhat Jha, not present. Shri Gnanadesikan, not present. Shri Shyamal Chakraborty.

Demand to give financial assistance to west bengal for building permanent embankments on sunderbans to fight natural calamities.

SHRI SHYAMAL CHAKRABORTY (West Bengal): Sir, I want to draw the attention of hon. Finance Minister, through you, to reaching a permanent solution through proper infrastructure building for fighting natural calamities. The West Bengal Government has already informed that lakhs of people have been affected by the devastating Aila cyclone which also took a large toll of lives. A permanent solution for fighting natural calamities can avert the danger and will be of great help to the people in times to come. The West Bengal Government has already proposed to grant Rs.11,000 crore for building permanent embankments on the Sunderbans. The hon. Finance Minister in his Budget Speech quoted the celebrated Kautilya and pointed 'in the interest of the prosperity of the country, a king shall be diligent in foreseeing the possibilities of calamities, try to avert them before they arise, overcome those which happen.' The hon. Finance Minister is correct and thus I appeal to make the necessary grants and cooperate with the West Bengal Government in fighting these calamities.

SHRI MOINUL HASSAN (West Bengal): Sir, I associate myself with the special mention made by the hon. Member.

SHRI S.S. AHLUWALIA (Jharkhand): Sir, I associate myself with the special mention made by the hon. Member.