

at and he agrees with it in principle and I must thank him. I would request the hon. Minister to continue with his efforts. I would suggest that we together discuss on how to carry on the work towards this end. I feel until and unless we impart education to our women, we shall not be able to succeed in our programmes. Whenever the hon. Minister wants, we can sit together and discuss the issue because, to my mind, women education is of the utmost importance. I am not discouraged by the fact that my Resolution has not been accepted because the hon. Minister agrees with the spirit of the Resolution in toto because it is not my case alone; it is a common cause; it is a cause for the whole country and our Education Minister is very much involved; the whole House, the whole society is involved because we know that we cannot succeed in our programmes without giving proper education to the women: As you know, 50 per cent of the population consists of women. Though it is a man's world, 'women are in no way less than men. We don't say we are superior to men but we are in no way less than men; we are equal to men, and if we are equal to men, we want the women in the country should also have proper education. That is my idea. Maybe, there has been some mistake in my Resolution and is that is so, I shall try to rectify that mistake next time when I move another Resolution next time. But I am sure the hon. Minister will definitely fulfil his assurance. After six months or so, I am again going to raise the same issue in this House and I hope the hon. Minister will accept my Resolution next time. Thank you.

THE VICE-CHAIRMAN (SHRIMATI KANAK MUKHERJEE): Are you withdrawing your Resolution?

SHRIMATI MONIKA DAS: I am withdrawing my Resolution because after all we belong to Congress Party, and we have got a culture. I withdraw my Resolution.

THE VICE-CHAIRMAN (SHRIMATI KANAK MUKHERJEE): Does the hon. Member have leave of the House to withdraw her Resolution.

HON. MEMBERS: Yes.

*The Resolution was, by leave  
withdrawn*

**RESOLUTION RE; APPOINTMENT  
OF A PARLIAMENTARY COM-  
MITTEE TO GO INTO THE WORKING  
OF BANKS**

SHRI R. RAMAKRISHNAN (Tamil Nadu); Madam Vice-Chairman, I beg to move the following Resolution:

'Having regard to the fact—

that despite sixteen years having elapsed since the nationalisation of Banks in the country, they have not been made accountable to Parliament in a proper manner;

that increasing number of frauds and other malpractices brought to light from time to time have revealed the unsatisfactory functioning of banks generally and in the matter of advances particularly;

that, as reported, numerous incidents of dacoity and theft are taking place frequently in nationalised banks;

that despite most of the Banks performing the same function there is no uniformity of pay scales and service conditions amongst the officers and employees of these banks;

this House is of opinion that a Committee consisting of members of Parliament along with some other experts having experience in the field of finance and banking be appointed under the chairmanship of a sitting or retired Supreme Court Judge to enquire into the

[Shri R. Rtnmakrishnan]

activities and affairs of both nationalised and non-nationalised banks, with instructions to report to Parliament within six months from the date of appointment."

Now, Madam, having moved this very important Resolution, I am at a loss where to begin, because, this is a subject which is so vast. The amount of money involved in the banking sector in this country is, I think, too complicated, even to the best of economists, like my statistician and economist friend, Prof. Nir-mal Chatterjee, to compute. It may well over be a few thousand crores. I do not really know whether even the Reserve Bank of India has got the statistics of the entire gamut of the banking operations. I am not talking of deposits or advances alone.

I am very happy that my good friend, the energetic Minister of State for Finance looking after banking is here. But I would have been happier if the Leader of the House and the Minister of Finance had been here because this is one sector of the country which has, with some good luck, escaped the attention of Parliament, i say this with a sense of responsibility.

Madam, it was in 1968, that our late lamented Prime Minister, Shrimati Indira Gandhi, took the bold step of nationalising banks, which led to many events including the resignation of the then Deputy Prime Minister, Shri Morarji Desai. It was of such a far-reaching nature. When such a bold step was followed by the Government nationalising six more banks in 1980, one felt that the Government wanted to do something for improving not only the economy of the country, but also the life of the people. I would only briefly refer to what Shrimati Indira Gandhi said in 1969 when nationalising the banks. on the floor of the Lok Sabha. Amongst other things, she said, I quote:

Public ownership and the control of the commanding heights of national economy and of its strategic sectors are essential and important aspects of the new social order which we are trying to build up in the country."

Further, she said, I quote:

"Financial institutions are among the most important levers that any society has at its command, for the achievement, of its social and economic objectives."

She referred to the fact of the nationalisation of the life insurance business, and the then Imperial Bank of India over a decade ago. Then, she said, I quote:

"Since then, we have also set up in public sector, other institutions for the provision of medium or long-term finance to industry and agriculture. The nationalisation of major banks is a significant step in this process of public control over the principal institutions for the mobilisation of people's savings and canalising them towards productive purposes."\*

Madam, in the light of this very laudable objective, I am very sorry to find now, after sixteen years have gone by, that apart from laying the annual reports of the banks on the Table of both the Houses, apart from an odd Parliamentary Committee going into the individual aspects of the working of the banks, Parliament, the supreme body in the country, which reflects the will and aspirations of the people of this country, has absolutely no control over the working of these banks. Madam, we have invested more than 100,000 crores in the public sector in the country for which we have a Joint Committee of both the Houses of Parliament, called

the Public Undertaking Committee. Then we have thousands of crores of rupees revenue in this country. We have the Public Accounts Committee going into this. We have the Estimates Committee. We have so many other committees, but for the banks where one hundred thousand or two hundred thousand crores of the people's money is there in various forms, we have no accountability, whatsoever, to Parliament. It is very strange that the Government 'repeatedly from time to time, should not accede to this demand for a parliamentary control.

No doubt, Madam, because of the sensitive nature of the bank's working the banks have got certain statutory protection for not disclosing certain things relating to bad debts, relating to advances and its working, but in this connection I would like to quote what the Labour Appellate Tribunal observed. (*Interruptions*). The papers are not readily available with me, but it does not matter, the exact quotation only observes about the sensitive nature of the banks. But because there is a sensitivity about it, it does mean that we should not exercise any sort of control over this.

Somebody made the research the other day about what the problems are of an ordinary or a middle class man in this country in his day-to-day life. High on the list of priorities was making a telephone call. This is one of the day-to-day problem which we are faced with. Another was getting a seat into a bus whether in Delhi or in Calcutta or Bombay or Madras. The third thing was finding an auto rickshaw or a three-wheeler. The fourth problem of an ordinary person was getting quick service in banks. Even after 16 years of nationalisation we have not been able to get proper service in the banks.

On 4th May, 1984, my good friend and comrade, Shri Kalyanasundaram, who is not here, moved a similar Resolution. His Resolution was that this House recommends that a Standing Parliamentary Committee on the lines of the Parliamentary Committee on Public Undertakings be constituted to oversee the functioning and performance of the nationalised banks. Unfortunately, Madam, to the good luck of the Government that was the last day of the session for Private Members' Resolution. So, neither the Minister replied nor he withdrew the Resolution and the Resolution lapsed after the session adjourned *sine die*. The Resolution which I have moved is more comprehensive. I have stated the reasons why I want the parliamentary control over the working of the banks. I am not suggesting a type of Committee, like the Official Languages Committee, to go on Bharat darshana or even on global tour. I want this Committee to be headed by a sitting or retired Supreme Court Judge so that he may have judicial maturity. Then the Committee should consist of members of Parliament along with experts in banking and finance. They should report within a specific period of time, say within six months, to the Parliament. This will enable them to go into the entire gamut of the working operations and see what better alternatives can be found out. If the Government want, as an alternative they can appoint a Standing Committee as suggested by Shri Kalyanasundaram. But unfortunately, the Government is not agreeable to anything. How has this sorry state of affairs come about? I feel that one of the reasons is the accountability to Parliament. But beyond this I would like to tell you that the Reserve Bank of India is supposed to exercise control over the various banks. The Reserve Bank of India exercises control through its officers, through its periodical inspections. On top of it the banks have their internal auditors. Most of the banks have got their statutory auditors though

[Shri R. Ramakrishnan]

all the branches cannot have statutory auditors. But in spite of all this, the functioning of the banks leaves much to be desired. I say this because if the Reserve Bank was exercising proper control how did the Sethia's fraud come to light? The Sethia's case involved millions of pound sterling. Two or three nationalised banks were involved which resulted in the summary sacking of three executives also. The Reserve Bank inspectors in their note clearly warned Punjab National Bank, Central Bank of India, Union Bank of India from advancing any money to the Sethias. I do not want to go into individual cases. I am only mentioning this as an example. This is one example of a bank fraud of huge dimension which has come to light. In spite of the Reserve Bank's report that General Manager of the Punjab National Bank or the Central Bank of India released crores of rupees to Sethia. Now Sethia is languishing in the Tihar Jail. Perhaps he will try to make up for the hard times by writing a book on Tihar Jail and he will make up like this and not pay back the banks. I hope the Minister will kindly keep this in mind that if Sethia writes such a book the royalty from the book will be used to pay back the banks.

Coming to the more serious matters, Madam, if this is the control which the Reserve Bank exercises over the banks, then what is the use of this control? I come to a statement which

the hon. Minister himself made in Parliament only about three days back, answering a Starred Question in this very House numbered 203 put by Mr. Upendra. The Minister said that hundreds of crores of rupees are being lost to Indian banks through cheating, impersonation, forgery, theft, criminal misappropriation, false claims and misrepresentation. This was in connection with the question whether the Minister had seen a report in the newspapers about some bank frauds

and also referring to a study made by a criminologist from Kerala. A Police Training College is there and he has written a paper entitled "Bankers' Safety in Money Transactions" in which he has spoke about the various methods by which the bank frauds are taking place. The Minister himself earlier in reply to a question in the Lok Sabha, has given some interesting statistics which I will quote here for your information. I am quoting from the Minister's reply in the Lok Sabha on 22nd March, 1985. Mr. Janardhan Poojari has said that in 1982, the total bank frauds were 2065, the amount involved in crores of rupees was 19.44 and the number of officials who were awarded punishment was 528. In 1983, it is 2360, the amount involved is 29.62 crores and the number of officials awarded punishment is 609. In 1984, till the time of reporting, it was 2410, the amount involved 38.39 crores, and over half the year the number of officials suspended was 338. If you take the other half it will be another 339 or 340; so in all about 700 officials will be wrapped. What does this show? This shows that there is a rising trend in the number of bank frauds, which has been admitted by the Minister himself. About one thing I am very happy that this Government and this Minister readily admit, "yes, wrong things are going on, figures show that but on the other side we are taking some effective steps to check it. But the effective steps' implementation is not seen in the figures, because the frauds are going up, the amount involved to public funds is going up. Recently Mr. V. P. Singh also has observed in one place—in fact he has appealed to the public sector banks' Chiefs at a seminar which he convened that they should aim at "zero error in preventing bank frauds". What a laudable appeal, Madam? He has appealed to the Chief Executives that there should be no frauds. I appeal to the people of this country that they should all be good persons, good men and women, upholding the highest

! standards of moral virtues as laid down

in our Dharam Shastras. Is there anything wrong with this appeal? There is nothing wrong with it. But how can it be implemented? What is the use of this appeal to the Chairman of banks that there should be zero error in preventing bank frauds when you cannot go into their working.

Recently, the Banking Department, I understand has issued a circular to the Chief Executives of the Banks that they should not participate in any dinner given by businessmen. Madam, this is only the height of hypocrisy. Do you mean to say that a Bank Chairman, by being entertained by a private sector businessman alone will be a party to a fraud? Do you mean to say that private sector businessmen who are the big, fish and who are conniving and doing these frauds, are going to wait for this dinner? They will always get to the Chairman and get their work done. This sort of measures, no doubt, may be all right to create a very healthy moral atmosphere, but by circulars of this nature alone, don't think that the Chairman can be contained. Madam, today it is not very easy for you. I can tell you, because you come from West Bengal and you are involved with people's problems. For you to recommend and get a person, a petty trader or an ordinary unemployed person a loan of Rs. 215,000 Or a loan of Rs. 50,000, is very difficult. You will have to go up and down, make about a hundred telephone calls, meet the Chairman in person three or four times, and in six months you will be lucky if you succeed, that too because you are a lady also an elderly lady; perhaps, you may succeed, Madam, But I can tell you another thing. If you are not this and if you are a businessman and want a loan of a crore of rupees, it is very easy for you to get it. All that you have to do is, not to give dinner to Chairman, but to go to his House. I am not making a very vague or a generalised accusation I am telling what is happening today. I am not casting any aspersion on any

individual Chairman. You can go to Chairman's house, do whatever is required, apply pressure from above, through politicians or others. Fortunately this Minister is an exception to it because he is not amenable to pressure. But you can get pressure through some other person and then you can get Rs. 1 crore released. After that, if the bank Chairman is still serving after one or two years and if you do not repay the loan, he will always be at your house trying to collect the money and he will not be able to collect it. This is the exact thing that is going on and that is why, I want the Government to appoint a committee so that it may go into this whole thing.

Now, coming to the progress made by (the Indian banks, Madam, the nationalisation was supposed to improve the banking system, and up to a certain stage they have made improvement. But today our banks are slipping down. I am quoting from a reputed international journal. It says:

"Seven leading Indian banks who figure high on the list of top 500 in this world have badly slipped during the current year. State Bank of India has slipped to 84th position from position 79. Bank of India has gone down to 309 from 303. Bank of Baroda to 325 from 203. Punjab National Bank has gone down to 346 from 315. Syndicate Bank has gone down to 444 from 442. And United Commercial Bank has gone down to 484 from 402."

This is the progress of the Indian banks among the top 500 banks in the world. How this has come about and why this has come about is what I would like the Minister to tell us.

SHRI NIRMAL CTATTERJEK  
(West Bengal): What is your inference?

SHRI R. RAMAKRISHNAN: My inference is that the banks are working very inefficiently. I would come to that point later. About erosion of the profitability of these Banks, ; I will come to that point.

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Last year, Madam, you might have read a report. A bank clerk in Gujarat made about a crore of rupees and became a film producer by a simple operation of forgery. He had somebody in the head office of the bank, in the clearing house. He was able to get this. In several banks many unscrupulous businessmen in collusion with bank chairmen, bank officials, managers or general managers do it by kite-flying transactions of crores of rupees.

Individual instances, I will pass on to the Minister. I do not want to mention them. Otherwise, there will be a threat to my life. Mr. S. B. Chavan would not give me protection because in his view, as the other day he stated, threat perception should be of the Delhi Police and not mine. I am not the person to tell him that my life is threatened. The Delhi Police will know whether my life is threatened or not. So, I will not risk by saying openly who the persons are who have done frauds. I will give that list separately (to the Minister. Please do not disclose that I gave it.

Madam, to conclude his aspect of my speech, I would say that there has to be an amendment of the law, providing for summary trial of persons whether they are officers or businessmen connected with bank frauds, and also you must be able to seize, confiscate their property. The law should be amended in such a way. Otherwise, what happens. Madam, in these bank fraud cases, I tell you. The matter is invariably referred to the OBI, and the CBI takes their own sweet time. If the Minister will be kind enough to provide this information to the House, how many cases of bank frauds have been referred to the CBI and what the various stages are at which they are pending, he himself will have a revelation. The matters which have been referred to the CBI as early as 1962, 1963, 1965, are still pending at various stages. What the CBI will say is, in some cases they have reached the preliminary investigation stage and referred the matter to the public prosecutor or to

the Government for filling a charge-sheet; that in other cases they have filed a charge-sheet and that it is in various stages of trial; that in other cases where they have finished the trial stage, it is in various stages of appeal. So, by the time the matter comes to the Supreme Court, neither this Minister nor this Government, nor I nor that businessman who committed the fraud nor the bank official will be alive. We pass this on to the next generation. There is no use absolutely in referring the matter to the C.B.I., unless you got a time bound schedule. If the laws of our land are such that CBI cannot do this investigation within the laws then you better amend the laws. At least I as an individual and citizen if I am a Member of Parliament at that time when laws are brought before us for passing, I will support that measure. Otherwise you will never be able to unearth these bank frauds.

Now, I would like to come to the question of profitability about which my hon. friend, Shri Nirmal Chatterjee wanted to know. I will give only a few figures here about some of the top nationalised banks. These figures I have taken out from the Reserve Bank of India report itself. Among 11 nationalised banks which had employed between them about 40,000 to 50,000 crores in terms of working funds, the profitability total as revealed by the Ministry a few days back is only 80 crores. It was about 109 crores in the previous year. Before that it was 130 crores. Now slowly it is sliding down in spite of the public not being able to know as to how much of the secret reserves is being credited to profit and how much bad debts are being written off.

Madam, perhaps the Minister will know about a recent case where a workman director of a bank asked the chairman of the bank to provide him the information about how much of funds is being written off as bad debts. The chairman refused to give that information to the workman director on the ground that that information cannot be provided to him. But

this information was provided to the Chartered Accountant representative director and he in turn with the auditors has seen that information. So, the Chairman told the workman director that he was not entitled to see that information. The workman director has asked him that information in writing. Madam, do you know what happened to that workman director. He was removed from that directorship. This is the case which the Minister perhaps may know. If he does not know, I would ask him to look into it. Now, the question is: even if a director cannot know what is happening, whether you or I can get to know about it? Therefore, what I am trying to say is that the profitability has gone down so badly. The Bank of Baroda which has got a working fund of Rs. 5,363 crores, has made a maximum profit of Rs. 8.6 crores. This is for the year 1983-84. The Punjab [National Bank with Rs. 5,072 crores-working fund has also made Rs. 3.53 crores. Madam, I am just giving some important details and I will not go into too much details. With an overall Rs. 5,000 crores working fund they have made a profit of Rs. 8.6 crores. But the Indian Bank with Rs. 2,002 crores working fund has made a profit of Rs. 1.40 crores. And another bank with Rs. 3,000 crores working fund has made a profit of Rs. 3-4 crores. The working fund between the Indian Overseas Bank and the Indian Bank is only Rs. 1,000 crores more. These banks were able to make an extra profit of Rs. 3 crores. That means for Rs. 5,000 crores, how many crores of extra profit they can make. According to my calculation, they can make an extra profit of Rs. 3.7 crores. Therefore, something is grossly wrong with the profitability of these banks. There are a variety of reasons to be found out. Of course, we cannot go into the various reasons why they have come down. But one reason I must very regretfully share with my hon. friend belonging to CPHM from West Bengal, for the low profit for which the employees as well as officers are responsible.

Madam, today there is a threat of strike by the All India Bank Officers looming large over the horizon on 15th of this month. Of course, the Government has been good enough to implement after a long time the Pil-lai Committee report, in that report excepting one recommendation about the factor of bank transferability of officers, the Government have implemented other recommendations. As far as the clerical grade is concerned, there are no uniform pay-scales. There was a tripartite settlement and they are still holding meetings for the past three years. But the low profits in the banks can be attributed to both the officers and the employees. This is a matter which, I think, is causing concern to the entire nation and the Government should take strong action. I do not say that any individual trade union or anybody is responsible. On the whole the work-ers get huge wage Bills. I think one bank pays nearly Rs. 85 crores. I am talking about the top banks. These top banks pay Rs. 80 to 90 crores as wage bill. But the real reason is that the Central Bank which, is having the same amount of working fund and same number of branches has got 3,000 more officers than the Punjab National Bank. So, there is a definite case for rationalisation from bank to bank. That is why, in one of my resolutions, I have pointed to the fact that despite their doing the same function, the pay scale are all right now but for non-nationalised bank?, the pay scales are not okay for the officers. For the clerical cadre, it is almost the same as nationalised bank; but in the non-nationalised banks, for the officers, it is not the same as like the nationalised banks. But whatever may be the pay scales, you give any amount of money to the officers or the employees, I will be the last person to object to it but get the work out of them. Why has the productivity gone down? Today, like anyone, most of us go to the Banks Excepting the Parliament House Branch of State Bank of India where the officers, I think know the individual Member of Parliament and extend the utmost

[Shri R. Ramakrishnan]

courtesy, if you go 'to any other nationalised bank or non-nationalised bank anywhere, I think, it will be a wretched experience because if you want to buy a simple bank draft, you will have to wait in the queue. Bank draft is given to you within half or one hour. It is all right. The receiving cashier will tell you, it has gone to the department, from there, it will go to officer. Officer would have gone for tea or manager would have called him. So, you have to wait for five or six hours to get the simple bank draft and do you get the service with a smile? I do not think so. So, the bank officers and the bank employees think it doing you great favour by giving you what you want. This is the attitude. There is something wrong in the entire culture of our banks employees. I am very sorry to say this but this is a fact and I think, the Government should do something about this aspect.

SHRI NIRMAL CHATTERJEE: The CPI (M) is no less concerned that the public sector should be a model and set up a pace in the economy. It is absolutely true but how this should be done, perhaps, we differ with the government. But we want that the public sector employees should set an example before the country.

SHRI GURUDAS DAS GUPTA (West Bengal): Sir, on a point of clarification. This is, also the stand of our party, the Communist Party of India having strength and organisation in the bank employees, we believe "that the workers and employees should play their role definitely but it cannot be over-looked that in most cases, it is the big people in the management, who are responsible for malfunctioning in the banks, and for the frauds that are now being carried on. It is useless to speak of the role of employees. They are being made a victim. I know cases where, on telephone, the General Manager asked Manager of the Particular department. Advance the loan. I have the expe-

rience and I will speak on that next day.

SHRI R. RAMAKRISHNAN: I am grateful to both the members from the CPM and the CPI to clarify their party's stand. When I made the observation, I have not referred to any individual party or any individual union. It is the employees as a whole. I am glad to know from both of them that they also want constructive cooperation and their attitudes differ. It is a question of idea, difference of approach but whatever it is, my submission and plea is that there should be a some work culture where the customer is not the victim. I am not concerned about the Manager and the employees problems. I am only saying that as public, as citizens of this country, as a customer to the bank, I am entitled to some service for which I am prepared to pay and that service should be there particularly because the banking sector employees are some of the better paid employees in our country. There are agricultural labourers, other people, who are less paid and less fortunate in this country. Unorganised sector is there but banking sector is considerably better paid and the prerequisites and the facilities which they receive are much better than any of their less fortunate brothers. Now, Madam, I will come to one more important point. This is about the competition. Now, originally, when the Bank Nationalisation was there, the idea was that the various nationalised banks by competing with each other will provide effective and efficient service and even in 1980, when Mr. R. Venkataraman, our present Chairman, was the Finance Minister, he toyed with the idea of making these 14 or 20 banks to 5 or 6 banks but unfortunately, in the Government itself, there seems to be a difference of opinion. Mr. AaVani and myself were members when Life Insurance Corporation Bill came up for splitting. They rushed through that bill and they said that Government wants to split it. It was part

of me budget sPeetii. me very same  
 Government said, no, we do <sup>no</sup>t want to split  
 ft. So they want a giant, monolythic  
 corporation like the Life nee Corporation,  
 which is much worse than the public sector  
 banks. I think somebody should bring some  
 resolution on the Life Insurance Corporation  
 and its working. I think it is a much greater  
 ocean. I will not deviate into that now. But the  
 same Government doe, not' want the 28 banks  
 to be made into five or six zonal banks  
 competing with . other non-nationalised banks  
 and foreign banks, for whatever reasons. I do  
 not know the rationale behind the whole thing.  
 What 3 do know it that there can be efficiency  
 arising out of competition. Now, what hapens,  
 Madam? I will come to the question of branch  
 expansion. The Governor of the Reserve Bank  
 itself, Mr. Mal-hotra, recently while  
 addressing the Gujarat Chamber of Commerce  
 said that something should be done to restrict  
 the mushroom growth of branches among the  
 nationalised and non-nationalised banks;  
 otherwise in another two years, there will be a  
 branch everywhere and with not enough  
 peopIe to come to it, not being able to raise  
 enough resources and it will not be viable.  
 Now if there should be a restriction on this  
 mushroom growth of branches, there should  
 be a coordinated policy and the Reserve Bank  
 should lay down certain guidelines. Now, I  
 know, for instance, that in certain VIP  
 constituencies, each nationalised bank vies  
 with ^ne other in trying to get, by hook or  
 crook, a licence to open a branch in that area  
 so that the Chairman of that bank can tell the  
 Finance Minister or the Prime Minister or  
 whoever is the VIP, "Look, the branch of my  
 bank in your area has given so much to the  
 depressed classes, so much to the priority  
 sector." So what happens is that in the VIP  
 constituencies, there are 27 branches of banks  
 attending to a very small area. Madam, when  
 the banks were nationalised in 1969, there  
 were 9,162 branches. Today, according to the  
 Minister's own statement

in Parliament, there are more than 48,316  
 branches of the public sector banks in India.  
 The branch per population was one in 60,000  
 earlier. Now it has been reduced to one in  
 15,000. In certain areas it is still one in  
 30,000. This is like taking the average depth  
 of a river. At one place it is six -feet deep and  
 at another place, it is two feet deep; but it does  
 not mean that the average depth is four feet.  
 Here it is an askew type of thing, to use the  
 statistical term, and this matter should be  
 looked into. But tj>e morc important thing is  
 that the Reserve Bank, while granting  
 licences, should see that the lead bank of that  
 area, another nationalised bank and a third  
 non-nationalised bank, these three alone are  
 given licences in any rural area so that they  
 may effectively compete with each other,  
 effectively render service to the people and  
 also implement the policies of the  
 Government, whether they are in IRDP  
 lending or priority sector lending or  
 agricultural credit operations or anything. This  
 will result in huge economies which will add  
 to the profitability of the banks. So thi, is <sup>a</sup>  
 matter which the Government alone can  
 tackle. Though the Reserve Bank of India is  
 supposed to be an independent body, it i, well  
 known that it is the Government which shapes  
 the policies of the Reserve Bank. Therefore, I  
 appeal to the Finance Minister, through you.  
 Madam, that this is a matter where they  
 should do something, particularly when the  
 Governor of the Reserve Bank himself has  
 expressed concern over ft.

Now, Madam, I will come to another point  
 regarding computerisation. Now, of course,  
 there ha, been hopefully some settlement with  
 the employees as they have been assured thaf  
 there will be no retrenchment. I think even in  
 Calcutta the matter ha, been settled. There has  
 to be computerisation. We have got to be in  
 tune with the times. Here I would like to draw  
 the attention of the Finance Minister through  
 you, Madam, that we

[Shri Gurudas Das Gupta]

are losing, the Indian banks are losing at least Rs. 80 to Rs. 90 crores every day and they are going to lose much more, because in international financial and foreign exchange operations, each bank now is going in for its own type of computer and these computers are not compatible to each other. One bank is going in for the IBM type computer and another bank is going in for another type of computer. One bank is going in for the third generation computer and another is going in for the second generation computer. Ultimately, after spending millions of rupees, when the INSAT-IC comes, about which there was a discussion here yesterday, and we get all the channels and these are connected to New York, Tokyo, London, and other places, what will happen is, when you find that the computers are not compatible to each other, you will have a big problem. Therefore, on this occasion, I would appeal to the Finance Minister to see that there is a coordination cell set up in the Banking Ministry to coordinate the working of the various banks as to what computers they are going to have and how they are going to be used. And how is it that they are incurring Rs. 80—Rs. 90 4 P.M. crores of loss per day? Is it

'because of the timings of the foreign exchange markets in London, Tokyo, New York and Delhi differ? "With the aid of the modern gadgets huge funds which are coming into this country are lying idle and, if they are not properly invested because of this difference in timings, the loss of what they call hedging in foreign exchange is so great. This is a matter which should cause you a lot of concern.

Now I shall come to one very important point and this is about the question of bank dacoities and bank lootings. Both in this House and in the other House last year we had a number of Call Attention and other discussions on bank dacoities and bank lootings which had taken place. The then Home Minister, Mr. P. C.

Sethi, said while replying to a Call-Attention in the Lok Sabha on March 4, 1984 that he had addressed the State Governments. He had admitted what was happening. He again one thing is good, Government admit what is happening. The Home Minister admitted that there has been increase in bank dacoities and there has been increase in bank robberies. But then he said that "the Government of India have addressed all the State Governments"—It is just like Rao Birendra Singh blaming the State Governments; the other day when there was a discussion on the prices of essential commodities, Rao Birendra Singh said that the State Governments are not doing this, they are not doing that. Similarly the Home Minister addressed the State Governments to tighten the security arrangements in the banks. All right, they are welcome." Then he said: "A high-power working group set up by the Ministry of Finance gave a report on the action to be taken to improve security arrangements in banks. This report has been sent to all public sector banks, the Reserve Bank of India and also State Governments for implementation." This happened in March 1984. Why I am bringing this before the House is before March, 1984 and August, 1985, Mr. Minister. I would like to ask you through the Vice-Chairman whether you had followed up this, whether you have got any feedback as to whether the State Governments have tightened their security measures, their security procedures, or whether the banks have constituted another sub-committee to go into your detailed guidelines and what happened. Because, even today many of the banks do not have proper alarm system, many of the banks do not have a proper security force. In this very House the then Home Minister, I remember, had said that a special security force for banks will be created. Have you constituted this special security force? If not, why not? Because, this is in addition to the regular law and order police and

xms is very essential today. In course, law and order is not; a Central responsibility. I cannot blame the Finance Minister. But in foreign banks the moment a robber or a thief or a gunman enters, you have got electronic devices by pressing a button with a foot, alarm will go round so that the entire locality will be alerted and it is also connected to the nearest police station. When so much sophisticated electronic gadgetry is available, with the new policy of electronic revolution which this Government wants to usher in, why cannot we do this for protecting the safety of our banks, our bank employees for the safety of the country in general? Even now bank robberies and bank lootings are taking place and yet no action seems to have been taken. Is it because perhaps everybody was busy in Punjab and they were not concentrating their attention on the banks themselves? Madam Vice-Chairman, I know this is a very important resolution and just because you are indulgent with me I should not take more time than has been allotted. I would like to conclude by making just one or two observations.

Madam, we are talking of the Seventh Five Year Plan now. And the banking sector is equally important that the time has really come when the Government of India should, I think, have a comprehensive national banking plan. This should be a five-year plan which must be drawn up with the individual banks and their requirements in mind, and the programmes of the individual banks, once they are drawn up and are approved by the Government, should be brought before Parliament. These programmes should be within the framework of this banking plan so that there can be continuous monitoring of what is going on. This will also help you. Even if you don't have this parliamentary committee which, I know you are not going to accept, you can yourself monitor the working of the banks because you will have some targets,

some goals, to be achieved and you can do this. Therefore, before any further loss of time, you have to apply your mind to have this comprehensive national banking plan. And now, Madam, you see, there is only one thing to which I would like to make a reference. Recently, you declared a moratorium on banks. In the olden days, there was the failure of the Hanuman Bank and then there was the failure of the Palai Central Bank. Fortunately, after the nationalisation of the banks in the country, the warning signal has been given and has been taken. Even then it is only an alarm signal that something is wrong with the state of health of your banking sector. The very fact that the Lakshmi Commercial Bank, the Cochin Bank and the State Bank of Miraj had to be merged with one or the other of the nationalised banks only shows that there is something wrong. You have now only avoided or escaped the situation. For some symptoms of a deeper malaise, you are just giving only Aspirin because only headache comes first. But you have to go deep into this. Unless you take some effective steps, I do not think that the banking sector will benefit or improve.

Now, I would like to say something about what was said by an eminent economist in his D. R. Gadgil Memorial Lecture, in memory of my friend, Shri Gadgil's able father...

SHRI LAL K. ADVANI (Madhya Pradesh): Not his father but some other relation.

SHRI R., RAMAKRISHNAN: I see. Anyway, the lecture was delivered by Prof. P. R. Brahmananda, a renowned economist and it was on "Banking and Development". The famous economist. Prof. P.R. Brahmananda warned—Mr. Minister, this was in a seminar on Banking and Development conducted in your State, Karnataka—end. I would like to quote:

"There is every indication that the banking system in the country is being transformed into a gigantic sick industry."

[Shri R. Ramakrishnan]

The report further says that "he regretted that the authorities were oblivious of the fact that this vital sector was sitting on a volcano which might erupt at any time." Madam, these are all Cassandra-like words and I only hope that they do not come true, the words of Prof. P.R. Brahmananda, the renowned economist. Now, the banks have given loans to many sick units and there are about 85,000 sick units in the small sector and about four thousand crores of rupees are locked up in this sector and in the agricultural sector there are huge amounts of overdues. I cannot go into all those things now because there is no time and I am not going into the question about priority loans and how they are all accounting for the erosion of the profitability of the banks. However, I would only like to tell you that during the last few years a severe crisis has set in in the banking sector which we are facing today and this is because of the growing suspicion of the people that the banks funds are being tied up with politics, with frauds, with loans to sick units, with overdues in the agricultural sector and so on. He has said that the authorities should recognise, should realise, that if this tremendous crisis that the banks are facing now persists, then the banking sector will become a sinking sector with far-reaching implications to our monetary policy and to our economy. Therefore, I have moved this Resolution which has given us an opportunity to examine the working of the banking system in the country in greater depth. I would very much like to urge upon the Minister to take note of what all has been said by me and whatever is going to be spoken by others on this very important issue and I would request him to see that something is done by the Government to prevent bank frauds, to prevent dacoities to improve the safety of the officers in the banks and, incidentally, to tone up their working as far as their efficiency is concerned.

ed. Even if you do not agree to my request, please at least take adequate precautions to see that you have some other system of monitoring of the whole banking system including bank advances. Otherwise, as Prof. Brahmananda has said, you will only be going in for just another gigantic sick industry in the country. Thank you, Madam.

*The question was proposed*

THE VICE-CHAIRMAN (SHRIMATI KANAK MUKHERJEE: Now. Mr. Rameshwar Thakur.

SHRI RAMESHWAR THAKUR (Bihar): Madam Vice-Chairman, I have very carefully gone through the resolution placed by my friend Shri R. Ramakrishnan, a very learned friend and his long speech covering various aspects of banking in our country. As we are all aware, banking has an important role to play in the economic development of the country. And this has been there from the very beginning. The Resolution deals with our aspects. One, despite 16 years having passed when the banks were nationalised; the other part deals with the increasing number of frauds and other malpractices in banks; the third part deals with the incidence of dacoities, thefts, etc: In the branches of nationalised banks; and the fourth is in regard to uniformity of pay scales and service condition on these four premises, Madam, my learned friend has desired that a parliamentary committee should be set up, and there also with a proviso that a retired Supreme Court Judge should be the Chairman of the Committee which should enquire into the affairs and activities of nationalised banks, I thought some more areas which are more vulnerable would be covered if at all we have to see that an in-depth study is to be made.

So far as these grounds are concerned, I would say in these 16 years of nationalized banks in our country, in

the economic development, both rural and urban, in proper context we should appreciate the role of these nationalised banks. While there is room for improvement—I am one of those persons who has been closely associated with the rural development programme and who knows the difficulties of the working of many rural branches, and I have also had the privilege of being on the Board of a nationalised banks and I have seen its working! from close quarters—I would say that it will be unfair to say that the banking sector after nationalisation has not achieved the desired goal and has not done the tasks referred to it and that it has not been accountable to Parliament.

So far as the performance is concerned, we are all aware that from the very beginning after the Independence, in 1950-51, at the beginning of the First Five Year Plan, we had a total number of 430 banks with deposits of Rs. 820 crores and a credit of Rs. 580 crores. Today after nationalisation what is the position? I would like to quote from a report of a parliamentary committee so that we do not have any misunderstanding about the figures. The Estimates Committee of Parliament in its Report for the year 1982-83—84th Report—has given certain figures which are very important. While making a very critical in-depth study of the working of nationalised banks in our country, it says that the total bank deposits have increased from Rs. 4646 crores in June 1969 to Rs. 56,000 crores in December 1982 and increased 13 times. Deposits in proportion to the national income have increased from 15.5 per cent of national income in June 1969 to 36.1 per cent in June 1982. It has commented on the performance so far as deposits of these banks are concerned

The second is in regard to the priority sector. It says that in June 1969 the priority sector accounted for 14.6 per cent of public sector banks' credit. Today its percentage has increased to 37.2. And as you are aware, the Reserve Bank had kept the limit for the priority sector to 40 per cent in 1984; it reached 37.2 per cent in the year 1982 itself. The number of rural branches has increased from 1832 to 21,648 branches as at the end of December 1982, which accounts for 52 per cent of the total branches. So from 22.2 per cent it has gone up to more than 52 per cent. It has further gone up now. The hon. Minister will be able to give us the latest figure. The credit-deposit ratio in the rural branches has gone up from 37.2 per cent in June 1969 to 60.3 per cent in December 1982. These figures are necessary to analyse the achievements of these branches of the banks. There are inherent deficiencies in such a vast expansion of the banking network, particularly in the rural sector for which the banking system at the time of nationalisation was not prepared. The necessary infrastructure was not there. The training of the people, officers and staff, also takes time. There are many suggestions in this report which needs consideration by the Government and which can remedy some of the inherent defects which are there.

As regards frauds, I would like to deal with the points made by the hon. Members. When we have an increase of 13 times in the operation of banks, what is the position of frauds? The Committee says in its report at paragraph 6.37:

"The Committee cannot but express their wave concern over the alarming rise, in bank frauds. The number of bank frauds in public sector banks has gone up from 1422 cases involving a total amount of

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[Shri Rameshwar Thakur] 7.38 crore in 1978 to 2065 involving a total amount of as much as 19.35 crores in 1982."

The Committee explains it later-on and says:

"Government's assessment of the situation is that banks already have a vigilance machinery and adequate procedures but these frauds take place not because there are any loopholes in procedures but because such procedures are not followed."

They say that there are no loopholes in procedures, but the procedures have not been fully followed. They further says:

"... over the years so much stress had been laid on developmental activities that they (banks) have neglected their house keeping activities like reconciliation of accounts."

This is a fact in the banking industry. Therefore the Committee has said that where the bank employees are found guilty of fraud or of being in collusion with persons committing such frauds, they should be awarded exemplary punishment to serve as a warning to others. I think this recommendation of the Committee will be followed by the Government. The more important thing that has been pointed out by the Committee is about the reconciliation of accounts. It is a known fact and my friend has not mentioned it. I think it is important for each and every branch of a bank, whether in the rural or urban areas, that the reconciliation of the day-to-day deposits and advances is made. One of the inherent sources of fraud has been this because we are not able to do it in time. This creates a number of problems. We find that it leads to frauds. This is one inherent defect in house keeping which needs to be improved. There are other areas also such as vigilance and the officers and staff not performing their

duties in a regular and effective manner. If the employees perform their duties well, this would help.

There is another suggestion by the High Power Committee of the Reserve Bank of India and this should be taken into consideration by the various branches of the banks.

The other point is regarding the number of incidents of dacoities and theft. If dacoities take place, we have to see whether it is the banking industry which is responsible or the society as a whole or the law and order situation or the social conditions prevailing in the country are responsible. I think the latter are primarily responsible. They suggest that there should be a parliamentary committee. I don't think it is a proper ground for a parliamentary committee. Everybody agrees that there should be proper precautions taken by the banks themselves as well as by the law and order machinery of the State. At the same time, we cannot say that this is a ground on the basis of which there should be a parliamentary committee.

Then it has been mentioned that despite most of the banks performing the same functions there is no uniformity in pay scales and service conditions.

We should know the historical background of the banking sector. The State Bank of India, though nationalised, has its own pay scales. Other banks have also their own pay scales. By and large they are satisfied. And it is not a question of my friend that anybody is illpaid in the banking sector. Right from the small man, the clerk or the other, lower staff to the officers, they are well paid. In fact, they are very well paid than the other sectors of the economy. The question is that if there is not a uniformity, there are other reasons

also because the establishment cost to the total expenditure ratio is there. And the Committee has said at one place that the establishment cost as percentage to the total expenditure ranges between 25 and 32 per cent in the case of nine banks. These Banks are: the State Bank of Bikaner and Jaipur 32%, the State Bank of Hyderabad 30 per cent, the State Bank of Indore 30.5 per cent, the State Bank of Mysore 30.8%, the State Bank of Saurashtra 31 per cent and the Dena Bank 27 per cent. In the case of the Union Bank of India, it comes to 26 per cent, in the case of Oriental Bank of Commerce, it is 25 per cent, and in the case of Vijaya Bank, it is 30 per cent. As the establishment cost is in different ratios in relation to the total expenditure in different banks, we cannot say that there should be absolutely a uniform rate of pay scales for all the employees of all the banks. It will be extremely difficult. There is a historical background, there is a structure, there is an organisational pattern and a working pattern. And a high-powered Committee has already given a Report. Those reports are being considered. And it is not unilaterally that the Government or the banks will decide. So far as the unions in different banks are concerned. They are being consulted. There are agreements between the unions and the banks, and in many cases they resist very much any variation. Therefore, it is not so easy to say that we must have a uniform system. And my friend has mentioned about the private sector banks. We should know that 91 per cent of the banking industry is in the public sector. Therefore, would he suggest that in the case of the 9 per cent of the banking industry also the Government should fix a regular pay and an equal pay to all of them? There are very small banks. They are working in different parts of the country. They have their own structure. I don't think there should be a serious suggestion of this kind that in those banks also 845 RS—9.

there should be uniform pay scales for officers and staff. Therefore, this point is not tenable. If you take these four points, on that ground, there is hardly any case to say that there should be a Parliamentary Committee to look into this matter. And even if there is to be a Parliamentary Committee as my friend feels strongly, no terms of reference have been mentioned. And how can this Committee in six months go round the country, examine all the 20 nationalised banks and other banks and all the aspects of the banking industry and then report to the Parliament and on that basis there shall be reforms of the banking sector? This is also not a feasible recommendation. It is not practical at all. It will not be workable because the thing is that we have the reports of the Banking Commission. I had the privilege of being the Chairman of one of the committees of the Banking Commission. There were so many high-powered committees between 1972 and 1984. I have been associated with the working on various aspects. ...

SHRI R. RAMAKRISHNAN: Madam Vice-Chairman, if I may interrupt Mr. Thakur for a minute, I would like to tell him that I know there was the Banking Commission. I know he was the Chairman of one of the sub-committees. After that, there was this Pillai Committee on the Personnel. Then there was the James Raj Committee. Then there was the Choksi Committee and so many other committees. Then there was the Sezhiyan committee. I have not referred to them. I know all these things are there. But the Government still has to implement many of the recommendations of the Banking Commission. "Why I have recommended six months is because otherwise it will be said that this is also a Bharat Darshan Committee. I have not mentioned the terms of reference. It is in principle I want to know whether they will agree. That is all.

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amu KAMESHWAR THAKUR: I think, on both these scores, I have a strong feeling that the suggestion is not tenable. I would say with experience and what I sincerely believe about it because in these matters, as you have rightly said, if one goes through these reports one, would find the recommendations of these committees, including the reports and the recommendations of the Estimates Committee of the Parliament very useful. You are saying of a Parliamentary Committee. There is already the Report of the Estimates Committee, a Parliamentary Committee which consists of very eminent people from the Parliament. They have just given their Report. They have examined almost all aspects of banking. They have given a very commendable report. They have been highly critical in many areas. We should take up those areas first and request the Government to implement them faithfully. That is what is needed. No committee can, I can say with some degree of experience, go within a period of six months through all the aspects of the banking industry and come forward with practical suggestions which will bring about much more desired improvements particularly in the areas which are mentioned by our hon. Member. There are other areas which we can probe. For instance, we can find out why the lead bank system is not working properly. What are the deficiencies?

SHRI NIRMAL CHATTERJEE: While he spoke, he also referred to the necessity of a standing parliamentary committee like the PAC or PUC. How do you react to that?

SHRI RAMESHWAR THAKUR: It is not a question of having a standing committee like the Estimates Committee. Today we have the opportunity of examining 13 Grammin Banks' reports that have been laid on the Table. Have we studied them and then come back to the House? The question is not only of standing com-

mittees. But when we have got a standing committee like the Estimates Committee...

SHRI NIRMAL CHATTERJEE: Just a minute, Mr. Thakur. The Comptroller and Auditor-General submits its reports. We do not discuss them. But because there is a Public Accounts Committee, it picks up some of the paragraphs, goes into them deeply and then submits a report. Similarly, if we have a parliamentary committee on the financial institutions, including the banks, then that will also, on the basis of certain reports, be able to examine certain things, educate us and help the Government to take steps wherever they are necessary. ., How do you react to this suggestion because he has also referred to the standing committee?

SHRI RAMESHWAR THAKUR: This suggestion has a merit but it means not only the nationalised banks but also all the long-term financial institutions, insurance companies and other credit channels. We will have to consider if we take the entire credit range. I think it needs careful examination by the Government. It may be a good idea but we will have to consider also whether for the other industrial sectors, for all the other important sectors of our national economy, we should have standing committees or functional committees like the Public Accounts Committee or the Public Undertakings Committee. There are functional committees also there. Whether we want sectoral committees of the Parliament for all the sectors, is a policy matter which should be examined very carefully. But I think this issue is not there so far as this Resolution is concerned. I appreciate the sentiments expressed because this is a specialised sector for which a specialist group should examine all the aspects closely and should come forward with the right kind of suggestions. I was quoting from the Estimates Committee. It

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has come forward with a laudable suggestion but we have to see the implementation part of it. There we have to see where we have failed. It is in the faithful implementation. These suggestions are not implemented. Now, when we have committees, the question is that the committees should go into earlier recommendations or we should have fresh recommendations. That is my point.

Then there is a paragraph here about the profitability of the banks. The profitability of the banks also depends on the secret reserves. Now, this is a point indirectly touched by my hon. friend. Now, in the banking industry throughout the world there is a debate going on, in the western countries also, whether there should be a secret reserve or not. The Reserve Bank is fully seized of this question. It has been considered an inherent right of the banks to keep something in secret reserve which gives a little better viability and leverage to meet the situation if there are some special problems. So far as the major issues are concerned, we should have talked about sickness where the banks are lending. Now we are acting as a development bank. Even the rural branches are development banks. We have to see what are the deficiencies and defects, apart from the human failure. Systems are not followed. Where there is inefficiency, where there is no proper service being given, we are not able to cater to the needs of the poorest of the poor sections of the people. What we should do about it? What are the infrastructural necessities of these areas. The high-powered committee has said that bank is one infrastructure itself. But one infrastructure does not give all that we need. We certainly want to give these facilities to the poorest of the poor; but there are other infrastructural necessities in the rural areas, for instance energy, communications, transport, marketing, processing and so many other things

are there which we need for the common man in the rural areas with the help of which we should be in a position to give better service and better return from the bank. Now, bank money is involved sometimes. We talk about sickness. It is certainly there. There are many big concerns where sickness may be due to failure of management or may be due to some vested interests. Take the small scale industries. Day before yesterday we talked about the State Finance Corporations. There are lakhs and lakhs of small scale industrial units which are in sickness where banks money is involved, where money of the nationalised banks is involved. The question is how do we do? For that it is necessary that we develop and nurture these development banks so that they have branches if not at small level, at least at the blocks level so that they are in a position to identify such areas. Though they have done it already but the point is whether there could be better guidance. So far as small scale industries are concerned, smaller units are being developed by smaller people in the villages and we want that they should be able to get guidance, technical guidance, financial guidance so that they could develop their industry or units. That is what is needed today but that is not being done. We are working like a Government machinery in the branches in rural areas. The real problem is we do not have oriented people; we do not have rural oriented staff and officers who are willing to go to villages. They are basically city-oriented people; they do not even want to live in the rural areas.

My friend talked about • production, about efficiency of the people working there. Are we not aware of the problems? Are we not aware that unions in the banks are very strong and they do not want even a transfer from one branch to another in the same district? Are we not aware as to what should be the

[Shri Rameshwar Thakur] minimum per person-, per unit cost and how this unit cost could be improved, how quality of service should be improved, how we can extend more courteous service to the people? Those who come to us, they come with the feeling that they are being helped financially by the nationalised bank but we are not able to serve them and guide them properly and we are acting only like a moneylender, that too, not a good moneylender to be able to get better results.

Then about the new branches, my friend said that we have to open new branches on selective basis. It is not a question of being only selective though we have to be selective in some areas. In the all-India percentage of the new branches, the average corpus to 16,000 of population per ^-anch. It is all-India figure. How-ver, there are regional imbalances. We need more branches in certain B.reas. For instance, Manipur average Is 30,000 population to a branch; Assam 29,000; Sikkim is 23,000; U.P. and West Bengal it is 21,000. Sr>, where there are lesser number of branches, we have to give more incentives for opening branches. Similarly, in Assam, many block headquarters have no branch. The committee has also reported that 292 block headquarters out of 675 were identified as unbanked and there are no banking facilities. Therefore, priority must be given in such cases so that all imbanked identified block headquarters have the banking facilities at the earliest. These figures that I have quoted related to 1978 and hon. Minister should be able to give us the latest information.

About staffing pattern, my friend was saying that there is difficulty about the staffing pattern. Out of 28 banks, public sector banks, in 17 banks, the officer-clerk ratio is 1:1 to 1:2 and the ratio is between 1:2 to 1-3 in the case of 18 branches. The Committee said, this seems to be

very heavy. We should go into this, whether we have appointed clerical staff or we have appointed more officers. This is a matter which needs consideration. In regard to this imbalance in the staff ratio, the Reserve Bank of India has been asked by the Committee to have an indepth study of staffing pattern in the banks to see whether there is any imbalance and that if there is imbalance, what steps should be taken to ensure that administrative set up of any bank does not become too heavy.

Now, Madam, I would like to mention something about the cost. If there is a cheque drawn, we should know what is the cost. If there is a draft made out, we should know what is the cost. We should know what is the cost of the various functions of the banks. What is the cost in the urban and rural areas; in regard to transfer of money. There are so many functions which are being discharged by the banks today. Many of the functions of the Government are being discharged by the nationalised banks, including the six nationalised banks which were taken over in 1980. We should know the cost of operation in respect of each function, in respect of every branch and in respect of every bank. Of course, in the initial stages, banks may be making losses. Particularly, in the case of rural branches, there is bound to be losses in the initial period, in the first two or three years. We should find out, where there is loss, why there has been loss and we should try to remove the loss as early as possible. This will be possible only when they know the cost, they care for it and work in the direction of eliminating the loss, to improve the working efficiency. Then only, profitability, overall profitability, can be improved.

One other important matter is about the credit-deposit ratio. In this, we find that there is a lot of difference. In the Southern Region,

it is 80.7 per cent. In the Northern Region and in the Eastern Region, it is 73 between 49.6 and 56.1 per cent, in the North-Eastern Region, it is down to 45.8 per cent. This is an economic indicator, in regard to regional imbalance. The Reserve Bank of India should go into this, to see how this credit-deposit ratio can be improved.

Now I would like to say something in regard to the appointment of directors on the banks boards. We say that the directors who are appointed on these boards, who are supposed to look after the affairs of the banks, should be such that they should look after the interests of the poorest of the poor, particularly, farmers, labourers, and so on. The Committee has said that the antecedents as well as the business interests and character of the persons should be looked into before the appointment is made. I would also point out here that the nominees of the Reserve Bank of India and the Finance Ministry, representing the Government on the boards of these nationalised banks, have a very special role to play, they should look after the interests of the poorest of the poor, as I said, they should find out what are the deficiencies and they should also ensure that all the proposals which are sanctioned by the board are approved in conformity with the laid down banking norms and not otherwise.

Madam, in the end, I would say, we should try to improve the working of the banks as a whole, in the rural as well as urban areas and whatever deficiencies are there in the structural pattern, in the working pattern, in the systems and procedures to be followed, in the people working in these banks, we should try to remove them as early as possible. A number of committees have given suggestions including the Estimates Committee of Parliament in 1983-84. We should examine them, closely examine them and faithfully

implement them and then report to Parliament as to what steps have been taken.

Madam, I feel, taking into consideration what has been said, there seems to be no necessity of appointing a special committee of Parliament to examine these matters. It will neither serve any useful purpose, nor it will be able to complete its task within a short period. The terms of reference, particularly, the aspects mentioned, are of an administrative nature and they do not require any special committee of Parliament. Of course, the other aspect which my hon. friend has mentioned needs careful consideration. Thank you very much.

श्री हुक्म देव नारायण यादव (बिहार) : माननीय उपसभाध्यक्ष महोदय, आज सदन में बैंकों के ऊपर चर्चा जिन माननीय सदस्य महोदय ने प्रारम्भ की उनके प्रश्नों का उत्तर बड़ी बारीकी के साथ हमारे विद्वान सदस्य श्री रामेश्वर ठाकुर जी ने दिया है। मैं उनकी किताबों का उल्लेख में नहीं जाना चाहूंगा, इसलिए कि वे भी कह रहे थे कि गांवों में और शहरों में बैंकों की सुविधाएं लोगों को ठीक से मिल सकें, सरकार इसकी व्यवस्था करे। मैं समझता हूं कि श्री रामकृष्ण जी का सुझाव भी मुख्य रूप से यही था। मैं केवल यही चाहूंगा कि कबीरदास जी ने कहा है :—

पंडित कहें किताब का लेखा,  
कबीरा कहें आँख का देखा।

जो बड़े-बड़े विद्वान हैं वे पुस्तकालयों और लाइब्रेररीज में मार्क्सवाद, एंगेल्सवाद, समाजवाद और अन्य सबवादों को पढ़ते हैं। लेकिन गांवों में रहने वाले जो आदमी हैं या आम जनता है वह बिना पढ़े अपनी आँखों से देखती है और सोचती है यह क्या हो रहा है। आप बैंकों की किताबों में जो कुछ भी भर दीजिये उसका उतना महत्व नहीं, जितना आँखों से देखी हुई चीज का है। जो मुक्तभोगी

[श्री हुक्मदेव नारायण यादव]

हैं उनको जानकारी होती है। माननीय श्री जनार्दन पुजारी जी बैंकों के इंचार्ज हैं। मैं सरकार से केवल यह निवेदन करना चाहूंगा कि वित्त के बारे में हमारे पुराने दर्शन में भी यह कहा गया है कि अर्थ, धर्म, काम और मोक्ष मनुष्य के लिए बहुत महत्वपूर्ण हैं, लेकिन मनुष्य के जीवन में वित्त का बहुत महत्वपूर्ण स्थान है। इस वित्त का संचालन अगर सरकार करेगी, अपने हाथ में लेगी तो हमको देखना पड़ेगा कि इसका संचालन सरकार किस उद्देश्य की पूर्ति के लिए कर रही है। सरकार जो पैसा खर्च करती है वह हमसे लेती है। आम लोग बैंकों में पैसा जमा करते हैं। सरकार उसको समाज के उत्थान के लिए खर्च करती है। मैं श्री रामेश्वर ठाकुर जी से यह कहना चाहूंगा कि प्रथम रूप से, बुनियादी रूप से बैंक सरकार के नहीं हैं, ये आम जनता के बैंक हैं। पब्लिक का पैसा इनमें जमा होता है। सरकार केवल गारन्टर है, जमानतदार है। बैंकों में लोग जो पैसा जमा करते हैं उसका गलत उपयोग न हो, उसका गोलमाल न हो, उसमें किसी तरह की गड़बड़ी न हो, उसकी देखभाल सरकार को करनी होती है। इस दृष्टि से सरकार एक जमानतदार है। ऐसा स्थिति में क्या हमको इस बात का अधिकार नहीं है कि हम जो पैसा जमा करते हैं उसको देख सकें और पूछ सकें कि उसका उपयोग किस प्रकार से किया जा रहा है? क्या हमको यह जानने का अधिकार नहीं है कि हमारे पैसे का सदुपयोग हो रहा है या नहीं? उसका वित्तियोग ठीक से हो रहा है या नहीं? आम लोग बैंकों में जो पैसा जमा करते हैं उसका ब्याज 3 या 4 परसेंट दिया जाता है। कभी-कभी 5 परसेंट भी दिया जाता है। लेकिन जब बैंक इस पैसे को दूसरे कामों में लगाते हैं तो 11 परसेंट से लेकर 18 परसेंट तक ब्याज लेते हैं। जब आप 12 परसेंट और 13 परसेंट हमारे पैसे पर सूद लेते हैं तो क्या हमको इस बात का हक नहीं है कि हमने जो अपने पैसे की कमाई बैंकों में जमा की है उसके बारे में पूछताछ कर सकें? हमसे कह दिया जाता है कि चूंकि यह मामला गोपनीयता के कानून के अन्दर आता है, इसलिए इसके रहस्य का उद्घाटन नहीं किया जा सकता है। मैं श्री जनार्दन पुजारी जी से पूछना चाहूंगा कि विरला, टाटा, डालमिया, शांति प्रसाद जैन, बांगर-

थापर आदि ने कितन-कितन बैंकों से कितना रुपया लिया है और कितना रुपया उनके ऊपर अभी तक बाकी है? हमने जब इस संबंध में प्रश्न किया तो कहा जाता है कि पब्लिक इंटरेस्ट में नहीं बताया जा सकता है। आखिर बैंकों की इस गोपनीयता का क्या मतलब है? सरकार के पास, बैंकों के पास, जनता का पैसा जमा है। उसी पैस को आप इन लोगों को कर्ज के रूप में देते हैं। क्या आम लोगों को यह भी अधिकार नहीं कि जिन लोगों को यह पैसा दिया गया है उनके ऊपर कितना रुपया बाकी रह गया है? वह समय पर नहीं वापस कर रहे हैं। क्यों नहीं बता सकते? अगर नहीं बताते हैं तो मैं कहता हूं कि यही सबसे बड़ा बैंक घोटाला है, सबसे बड़ा चोरी यही है। जो बड़े-बड़े लोग हैं, उनको बैंकों के जरिये आप कर्जा देते हैं, पैसा देते हैं लेकिन उसका हिसाब हिन्दुस्तान की जनता को नहीं बताते। संसदीय समिति का मतलब क्या है? अभी रामेश्वर ठाकुर जी कह रहे थे कि पब्लिक एकाउन्ट्स कमेटी है, पब्लिक ग्रैंडरटेकिंग्स कमेटी है, एस्टीमेट कमेटी है, इनकी रिपोर्ट आती हैं। लेकिन उन रिपोर्टों को देखता कौन है, पढ़ता कौन है, समझता कौन है? उस पर कार्यवाही क्या होती है? मैं कार्यवाही के पीछे नहीं जाता, समझने और पढ़ने के पीछे नहीं जाता, लेकिन मैं एक उद्देश्य को और जाता हूं कि अगर पब्लिक एकाउन्ट्स कमेटी, पब्लिक ग्रैंडरटेकिंग्स कमेटी और एस्टीमेट कमेटी अपना प्रतिवेदन संसद के पटल पर रखती है, तो वह सार्वजनिक हो जाती है और हिन्दुस्तान का कोई भी आदमी संसद के पुस्तकालय में या कहीं बैठकर उस पब्लिक एकाउन्ट्स कमेटी, पब्लिक ग्रैंडरटेकिंग्स कमेटी और एस्टीमेट कमेटी की रिपोर्टों को पढ़कर यह अंदाजा तो लगा सकता है कि कहीं-कहीं गड़बड़ी हुई है और यह बात

[उपसभाध्यक्ष (श्री पवन कुमार बांसल)  
पीठासीन हुए]

अखबारों में लिखी जायेगी, हिन्दुस्तान के समाचार-पत्रों में लिखी जायेगी, पत्रिकाओं में लिखी जायेगी, किताबों में लिखी जायेगी और उसके मार्फत एक पब्लिक ओपीनियन या जनमत खड़ा किया जाता है कि संसदीय समिति ने यह प्रतिवेदन सदन के पटल पर रखा था और सरकार उसके ऊपर कोई कार्यवाही नहीं कर रही है तथा इसमें संसद

भी मौन है। संसद मौन क्यों है, इसके ऊपर भी संसद का एक दबाव पड़ता है। मैं माननीय सदस्य को यह कहना चाहता हूँ कि संसदीय लोकतंत्र में केवल संसद ही सब कुछ नहीं है। संसद तो ठंडा है, संसद तो मौन है, संसद धोखे की वस्तु बन जाती है। संसद में तभी मर्जी आती है जब बाहर से जनमत का दबाव उस पर पड़ता है। जब तक जनमत का दबाव नहीं पड़ेगा तब तक संसद जनता की बात कर नहीं सकती, संसद भोग के अंदर लिप्त हो जाती है और वह व्यवस्था की व्यवस्थितिवादी बन जाती है। इसलिये अगर हम बैंकों में अरबों रुपये जमा करते हैं और जिस तरह से उसका वितरण होता है, उस पर अगर कोई संसदीय समिति वनगी, उसकी जांच पड़ताल होगी तो उसकी रिपोर्ट आयेगी और वह आम जनता के सामने जायेगी तथा उस पर बहस होगी। मैं माननीय सदस्य से यह कहना चाहूँगा कि मैं खुद इसका भुक्तभागी हूँ। पिछले तीन वर्षों से, 1982 से मैं एक संसद सदस्य, हुवमदेव नारायण यादव लड़ाई लड़ता चला आ रहा है। मेरे बड़े भाई हैं। उप-समाध्यक्ष महोदय, बोरिंग नहीं हो रही थी तथा 1325 रुपये उनसे घूस लेकर यह कराया गया। एक संसद सदस्य बार-बार कह रहा है, आरोप लगा रहा है कि इतना रुपया लिया गया है। मेरे भाई के पास पैसा नहीं था। संसद में मैंने बयान दिया। उनके पास 1325 रुपये नहीं थे, उनके खेत जल रहे थे, बच्चे भूखों मर रहे थे। मैंने उनसे कहा कि 1325 रुपये मेरे से ले लो और बोरिंग करा लो। पहले बच्चों के पेट में रोटी डालो, उनकी जान बचाओ बाद में मैं लड़कर फैसला कर दूँगा। 1325 रुपया 1982 में दिया और उसके लिये आज तक मैं लड़ाई लड़ रहा हूँ। मैं संसद में बोला तो जवाब मिला कि रिजर्व बैंक आफ इंडिया की तरफ से जांच हुई है। इस देश का रिजर्व बैंक अक्षम है, निकम्मा है और वह चोरों का सरदार है। उससे देश में गरीबों को संरक्षण नहीं मिल सकता है। रिजर्व बैंक ने कहा कि हमको प्राइस मालूम नहीं है। होलसेल और रिटेल प्राइस पाइप की मालूम नहीं है, स्ट्रेनर की मालूम नहीं है, पम्प सैट की मालूम नहीं है। जिस देश का रिजर्व बैंक प्राइसेज की बूलेटिन निकालता है और जिससे हिन्दुस्तान के लाखों करोड़ों लोग होलसेल प्राइस जानते हैं, जिस रिजर्व बैंक की होलसेल

प्राइस सूची को पढ़कर देश के लोग कीमतों का अंदाजा लगाते हैं वह रिजर्व बैंक आफ इंडिया इन चीजों की प्राइस जानने में असक्षम है। अगर मेरे जैसा आदमी होता, मैं सोचता हूँ कि अगर किसी समाजवादी देश में यह बात होती तो वह रिजर्व बैंक के गवर्नर का कोर्ट मार्शल कर देती जो संसद में जवाब देता हो कि हमको होलसेल प्राइस मालूम नहीं है, हमको पाइप के प्राइस मालूम नहीं है, हमको पम्प सैट के प्राइस मालूम नहीं है, हमको स्ट्रेनर के प्राइस मालूम नहीं है, हमको बोरिंग के सामानों के प्राइस मालूम नहीं हैं। मैं माननीय सदस्यों से आग्रह करना चाहता हूँ कि मैं 1982 से इस बात पर लड़ता चला आ रहा हूँ। लेकिन मैं संसद को धन्यवाद देना चाहता हूँ। यह संसद कहीं न कहीं चोरी को पकड़ने में सक्षम हो जाती है। मेरे पास यह उत्तर है। मैंने इसकी काफी माननीय वित्त मंत्री श्री विश्वनाथ प्रताप सिंह को दी है, श्री जनार्दन पुजारी को भी दी है यह संसद में दिया गया उत्तर है। राज्य सभा के अतिरिक्त प्रश्न 2072 में उत्तर दिया गया है। यह उत्तर दिनांक 9-12-1983 को आया है। मैं माननीय सदस्यों को कहना चाहूँगा कि आप इस उत्तर को पूरा मत पढ़िये लेकिन इतना जरूर पढ़िये। इसमें साफ लिखा है कि किलोस्कर, ऊवा, इंडिया, भारत आदि पम्पों की अलग-अलग दर पर काफी कीमतें दिलवायी गई हैं। और इसमें लिखा है कि नकद खरीदने के समय जो मूल्य दिया जाता था, उसको दिलाने में बैंकों ने जो मूल्य दिया, वह काफी अधिक था। यह सरकार की संसद में रिपोर्ट है। है हिम्मत, मैंने लड़ कर 1982-85 में संसद की मारफत यह सिद्ध कर दिया कि जो पम्प सेट्स मार्केट में 4500 रुपये में बिकता था, किसान को बैंक ने 5500, 6500 रुपये में दिया है। जो पाइप किसान को ओपन मार्केट में 16 रुपये फुट मिलता था, बैंक ने वह 26 रुपये, 28 रुपये फुट तक दिया है। जो स्ट्रेनर किसान को 155 रुपये में मिलता था, बैंक ने वह 255 रुपये, 260 रुपये में किसानों को दिया है।

एक तरफ हरिजन, पिछड़े अल्पसंख्यक गरीबों का नारा लगाओ। यह तो हिन्दुस्तान में कभी जब नवग्रह इकट्ठा होता है, तो पंडित कहते हैं कि राम-नाम की धुन करोगे, तो ग्रह से मुक्ति पाओगे।

[श्री हुक्मदेव नारायण यादव]

जब हिंदुस्तान के बड़े लोगों पर आपत्ति आती है, तो हरिजन, पिछड़े, आदिवासी, शेड्यूल कास्ट्स एण्ड शेड्यूल ट्राइब्स, बैंकवर्ड का नारा लगाते हैं कि इनकी बैलफेयर के लिए हम योजना बना रहे हैं, इनकी बैलफेयर के लिए स्कीम चला रहे हैं। लेकिन यह सब झूठ है, पाखण्ड है।

बिहार के अंदर एक बैंक का केस आया— एक-दो नहीं, माननीय पुजारी जी, एक-दो नहीं, करोड़ों रुपयों के पम्प सेट गरीब हरिजनों के नाम पर अंगूठा छाप कर दे दिये गये। ठप्पा पड़ गया कि हरिजन के नाम पर पम्प सेट दे दिया। जब इन्वॉयरी हुई तो न हरिजन का पता है, न दरखास्त का पता है, न आदमी का पता है, न पम्प का पता है, न सेट का पता है, केवल सारा रुपया बैंक के फोल्ड अफसर और सरकारी अधिकारी लूट कर खा गये।

आखिर इसकी जांच कहाँ होगी, कौन पकड़ेगा इसको। यह पेपर मेरे पास है। और आखिर में जांच हुई। एक-दो नहीं, एक, दो, तीन, चार, पांच छह यह उत्तर आपके सामने का लिखा हुआ है और आखिर में ग्रामीण विकास विभाग ने लिखा है कि बिहार सरकार और बैंकिंग विभाग से अनुरोध किया जा रहा है कि संबंधित अधिकारियों के खिलाफ कार्यवाही करे। यह हमको 30-1-1985 को सदन के पटल पर आश्वासन समिति के जरिए उत्तर दिया गया है। आज तक किसी भी बैंकिंग अधिकारी का बाल बांका नहीं हुआ है और किसी का कुछ होने वाला भी नहीं है, मैं नता हूँ।

इसलिए मैं निवेदन करना चाहता हूँ कि ई इंस्टीट्यूशन बनाओ जो बैंकिंग के इस टाले की जांच करे, चोर-डकैत कौन ?

फिर मैं एक महत्वपूर्ण बात की ओर सरकार का ध्यान आकर्षित करना चाहूँगा, माननीय पुजारी जी का ध्यान आकर्षित करना चाहूँगा। आपने बैंकों को राष्ट्रीय-कृत किया, इन बैंकों को बनाया किसने था ? बड़े-बड़े पूँजीपतियों ने अपने उद्देश्य की पूर्ति के लिये इन बैंकों की रचना की थी, अपने मन के लायक चपरासी से

लेकर के चैयरमैन तक, नीचे से ऊपर तक सारे अधिकारियों को भर्ती किया था। वह बैंक उन पूँजीपतियों के हितों की रक्षा के लिये बनाये गये थे, उन बैंकों को बनाया इसलिए गया था कि वह बैंक उन पूँजीपतियों की सम्पूर्ण सेवा करें।

आपने उन बैंकों को नेशनलाईज तो कर लिया, लेकिन घोड़ा बही रखा जिस घोड़े पर पूँजीपति चढ़ा करते थे, उस घोड़े को क्या बदला गया ? सारे अधिकारी वही रहे जिनका चरित्र पूँजीवादी था, जिनका चरित्र समाज के मुठ्ठी भर पूँजीपतियों की सेवा करना था, जिनका चरित्र अपने मालिकों के लिये सम्पूर्ण बैंकों की पूँजी को लगा देना था और जब समाजवादी समाज की रचना करने चले हैं तो क्या उस बैंक के चरित्र में कोई परिवर्तन किया, किसी चैयरमैन को बदला ?

1980 से लक्ष्मी कर्मशियल बैंक के खिलाफ मैंने लिखा, रेकार्ड्स अभी गवाह हैं, वित्त मंत्रालय से हमेशा जवाब दिया जाता था कि लक्ष्मी कर्मशियल बैंक में कुछ मामले गड़बड़ है।

भाई, इसको बताया जाये। तो कहा जाता था कि बैंकिंग कानून की गोपनीयता के कारण इनको उद्घाटित नहीं किया जाता है और आखिर में लक्ष्मी कर्मशियल बैंक को सरकार ने अपने हाथ में लिया और जिस लक्ष्मी कर्मशियल बैंक का चैयरमैन जब निजी बैंक के रूप में था, जब लक्ष्मी कर्मशियल बैंक का दीवाला बोल गया, जब सरकार ने अपने हाथ में ले लिया, तो उसी चैयरमैन का प्रमोशन होता है, लक्ष्मी कर्मशियल बैंक का चैयरमैन बैंक आफ इंडीया का चैयरमैन बन जाता है। आप बैंकिंग में घोटाले को रोकें ?

यह फैक्ट्स कागज पर हैं, जब लक्ष्मी कर्मशियल बैंक का दीवाला बोल गया, निजी बैंक था, जनता के करोड़ों रुपये का गबन कर लिया गया, उस चैयरमैन का जहाँ डिमोशन होनी चाहिये था, सजा होनी चाहिए थी जेल भेजना चाहिये था, वहाँ उसको प्रमोशन दिया है और वह बैंक

आफ बड़ीदा का चैयरमैन बना दिया गया है। कौन रोकेंगे, एक दो नहीं अनेकों कण्ड हैं—सैठिया को आपने पकड़ा—राजेन्द्र सेठिया ने दो सौ करोड़ रुपया ले लिया सेठिया तो गिरफ्तार हो गया, लेकिन उसको कर्ज देने वाला, फर्जी आदेश देने वाले किसी अधिकारी को पकड़ा है क्या ? उस बैंक के जो तत्कालीन चैयरमैन थे, जो रिटायर हो गये, क्या उन पर क्रिमीनल केस चलाया गया ? किसी ने कुछ नहीं पकड़ा। आप जांच नहीं करेंगे। आपके हाथ में कुछ नहीं है। माननीय पुजारी जी आप बड़ी मजबूती से काम लेते हैं। आपकी ईमानदारी, आपकी क्षमता, आपकी दक्षता पर हमें गर्व है, एक गरीब के घर जन्म लेकर आये हो। गरीब के लिये आपके दिल में दर्द है। लेकिन उसके बावजूद भी कह सकता हूँ कि बैंक का चैयरमैन चाहे तो सैठिया को दो सौ करोड़ रुपया कर्ज दे सकता है। लेकिन जनार्दन पुजारी चाहे तो किसी बैंक में वकील की भी भर्ती नहीं कर सकता है। आपके कहने से एक वकील, एक एडवोकेट भी पैनल पर नहीं आयेगा। बैंक का चैयरमैन, बैंक का एक शाखा प्रबन्ध बैंक का जो ब्रांच मैनेजर होगा वह अपनी मर्जी के अनुसार सारा रुपया जिसको चाहे दे सकता है, उसको कोई रोक नहीं सकता।

[उत्तराप्रदेश महोदय पाठार्पण हुई।]

किसी बैंक का रिकार्ड उठाइये। आप कहिएगा, मेरे पास में कई बैंकों के बहुत से प्रमाण मौजूद हैं, रिकार्ड मेरे पास है। लेकिन मैं सदन में इस वक्त कह नहीं सकता। इसलिये नहीं कहूँगा कि उस दिन वे सतर्क हो जायेंगे। अगर किसी दिन इसके लिये सरकार में ऐसी मजबूती आयेगी और जांच कराने का वह इरादा बनायेगी तो उस दिन मैं कितने ही सबूत आपके सामने रख सकता हूँ। किस-किस बैंक में कितना घोटाला हुआ है यह मैं उस दिन बता सकता हूँ। डेयरी के नाम पर, फिशरी के नाम पर कर्ज लिया जाता है, पोलट्री के नाम पर कर्ज लिया जाता है। दिल्ली में एक बैंक का नाम मैं आपको बता दूँगा, सवा तीन लाख रुपया एक व्यापारी को

पोलट्री के लिए कर्जा दिया जा रहा है। सरकार 33 परसेंट सबसिडी दे देगी सवा तीन लाख रुपया कर्जा और एक लाख रुपया सबसिडी, लेकिन न मुर्गी बनेगी, न मुर्गी का घर बनेगा, जो मुर्गी पालने वाले मौलाना साहब हैं, उनको मुर्गी के लिए कर्जा तो मिलेगा नहीं। सवा तीन लाख रुपया कर्जा और एक लाख रुपये सबसिडी उससे रोजगार कहीं और खुलेगा। यह ऐसे धंधे चलते हैं। बैंकों को लूटा जा रहा है। बैंकों का पैसा बेरहमी से लूटा जा रहा है। एक दिन ऐसा आयेगा जब दुनिया के अखबारों में सबरे-सबरे लोग पढ़ेंगे कि भारत के सभी बैंकों का दीवाला निकल गया। राष्ट्रीयकृत बैंकों का दिवाला निकल गया। बैंकों की विश्वसनीयता समाप्त होत जा रही है। अगर बैंकों की विश्वसनीयता समाप्त हो जायेगी तो आप और हम जो पैसा डिपॉजिट करवाते हैं वह नहीं हो सकेगा और हमारा विश्वास उन पर से समाप्त हो जायेगा। इसलिए आप एक पब्लिक इन्स्टीट्यूशन बनाइये, बैंकों पर निगरानी रखने के लिए उन पर नियन्त्रण रखने के लिए। जैसे पालियामेंट की पब्लिक अण्डरटेकिंग कमेटी है। आपकी लाइफ इन्श्योरेंस कॉर्पोरेशन भी तो कर्जा देती है और लाइफ इन्श्योरेंस कंपनी की जांच आप करवाते हैं और वह कंपनी पब्लिक अण्डरटेकिंग कमेटी के अंतर्गत आती है। जब यह कंपनी पालियामेंट की कमेटी के अण्डर आ सकती है तो बैंक क्यों नहीं आ सकते ? लेकिन बैंक आयेगे कैसे ? क्योंकि बैंक वाले नहीं चाहते हैं कि वे किसी के नियन्त्रण में रहें। उनके ऊपर किसी का अधिकार रहे ? वह अश्वमेध का श्यामकरण घोड़ा बन कर स्वच्छन्द रूप से भारत की मिट्टी पर विचरण करना चाहते हैं। इस श्यामकरण घोड़े का लगाम कोई पकड़ नहीं पाये क्योंकि यह अश्वमेध का श्यामकरण घोड़ा है। उसी तरह ये बैंक के अधिकारी हैं जिनको कोई पकड़ नहीं सकता। ये जिसको चाहे कर्जा दें और जिसको चाहे उसे कर्जा नहीं दें। अंत में मैं प्रार्थना करूँगा माननीय वित्त मंत्री जी

श्री हृषभदेव नारायण पावव]

ने भी एक बार जोश में आकर बयान दिया कि बैंक के अधिकारी किसी भी राजनीतिक दबाव में नहीं आवें। पार्लियामेंट का मंत्री, श्री जनार्दन पुजारी और मंत्री या कोई दूसरा मंत्री अगर किसी बैंक के अधिकारी को कह दें कि जरा यह गरीब आदमी है, इसको भैंस के लिए, इसको गाय खरीदने के लिए, सूअर पालने के लिए, एक बैलगाड़ी के लिए, रिक्शा के लिए, साईकिल के लिए कर्जा दे दो तो वह पोलिटिकल प्रेशर हो जायेगा। लेकिन सेठिया को 200 करोड़ रुपया मिल जायेगा। आपसे पूछना भी नहीं? लेकिन यह भी गलत बात है। सार्वजनिक जिन्दगी का तकाजा है, जनता ने हमें अगर भारत की संसद में भेजा है तो क्या हम पैरवी नहीं करेंगे, हम दबाव नहीं देंगे? लेकिन यह हमारा हक बनता है कि अगर कोई गरीब आदमी को रोजी-रोटी के लिए बैंक से कर्जा चाहिए नियम के तहत बैंक से किसी हरिजन-आदिवासी को कर्जा चाहिए और अगर बैंक उसे नहीं दे रहा है तो यह हमारा फर्ज बनता है कि उसके लिए हम पैरवी करें। पैरवी ही नहीं करेंगे, बल्कि जो बैंक के अधिकारी हैं, उसके घर में घुस कर सत्याग्रह करेंगे, आन्दोलन करेंगे कि उस गरीब का हक उसे मिलना चाहिए। उस गरीब को रोजी-रोटी के लिए पूँजी मिलनी चाहिए। लेकिन इस समय हालत यह है कि वह उसे नहीं मिलेगा। आपका उस पर नियन्त्रण नहीं चलेगा आप अगर उस गरीब के लिए कुछ करना चाहते हैं तो भी कुछ नहीं होगा। इसलिए अन्त में मैं अपनी बात समाप्त करते हुए क्योंकि घंटी भी बज गई है, मुझे भी अब आपके आदेश का पालन करना चाहिए, मैं अपनी बात समाप्त करते हुए माननीय जनार्दन पुजारी जी आपसे निवेदन करूँगा, माननीय वित्त मंत्री विश्वनाथ प्रताप सिंह जी ने और आपने जो एक राज्य मंत्री की हैसियत से कठोर कदम उठाए हैं, उसके लिए तो मैं कहूँगा कि हमारे राजनीतिक मतभेद तो हो सकते हैं, लेकिन कठोरता और दृढ़ता के साथ आप जो कदम उठाते हैं, हम

उनकी सराहना करेंगे, उनका समर्थन करेंगे . . . (समय की घंटी) . . .

अंत में हम आपसे मांग करते हैं कि बैंक के ऊपर आप पुरा नियंत्रण रखिए। यहाँ पब्लिक का पैसा है और एक-एक पैसे की आप जाँच कराइए। आपकी 48,000 शाखाएँ हैं बैंकों की, आप उनकी जाँच नहीं कर सकते हैं, इसलिए आप कोई इसके लिए समिति बनाइए, जो जाँच करे इस पब्लिक के पैसे की। इसमें हो रही चोरी, जालसाजी, डकैती, फरेबी, सबको पकड़िए और कठोर कार्यवाही करिए, जिससे जनता जान सके बैंक कैसे चलता है और बैंक का पैसा किसका है। समाजवादी समाज का यही तकाजा है। धन्यवाद।

5.00 P.M.

THE DEPUTY CHAIRMAN: This resolution will spill over and will be discussed on 23rd August, 1985. Now Mr. Janardhan Poojari.

#### PAPERS LAID ON THE TABLE

Notifications of the Ministry of Finance (Department of Revenue) and related papers

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDADHAN POOJARI): Sir, I beg to lay on the Table a copy each in (English and Hindi) of the following Notifications of the Ministry of Finance (Department of Revenue), together with Explanatory Memoranda thereon:—

- (i) Notification No. 183/85-CE, dated the 9th August, 1985 restricting the benefit of exemption available to goods falling under Item 16A of the Central Excise Tariff under the Notification No. 85/85-CE, dated the 17th March, 1985, to rubber products (other than tread rubber and camel back).
- (ii) Notification No. 184/85CE, dated the 9th August, 1985, exempting tread rubber and camel back falling under tariff item 16A of Central Excise Tariff, up to a