

the respective forces to resolve all these differences. One Member asked about the number of meetings held.

A number of meetings have 1 P.M. taken place. Particularly on the line of control there is firing and cross-firing, and in order to settle these things, we have a number of meetings we call flag meetings. We are hopeful that even in this matter notwithstanding the fact that some troops are moving towards our border we are still hoping that they will resort to this institution of flag meeting and that whatever difference they have will be resolved, sorted out, at the flag meeting.

Also, as some of the Members have suggested, we will try to take it up at the political level with Pakistan, and we will do everything possible in our power to see that this situation does not escalate. I may inform the hon. Members that it is not to the good of either country to have any confrontation on this matter.

Sir, the other question which the hon. Members asked, is difficult for me to answer, whether Pakistan is doing this to bolster its image. It is a question which must be put to Pakistan and not to me. All that I can say is that as far as we are concerned, we have to be very careful, we have to be on the alert, and we have to be prepared. There can be no let-up in our preparedness, and that is why, I said, I had brought it to the attention of both the Houses. There is a movement now, and we are trying to see that this situation does not escalate.

Sir, then, the point was raised about other countries interested in destabilisation. Well, this is a matter which has been taken up both in the NAM as well as in the other for a where the question of settlement of all disputes by peaceful negotiations, by discussions and so on have been stressed. Now as the Chairman of the NAM, we will be the last person to violate this particular precept which we are preaching to others.

I do not think, Sir, that I can answer any question with regard to the strength of the respective armies. It is not done. But I can only repeat the assurance that our Indian army is well prepared to meet any threat situation in this regard.

SHRI B. SATYANARAYAN REDDY: We must know the strength.

SHRI R. VENKATARAMAN: I cannot tell.

MR. DEPUTY CHAIRMAN: The Calling Attention will be taken up at five and special mentions after that. सदन को कार्यवाही ढाई बजे तक के लिए स्थगित की जाती है।

The House then adjourned for lunch at three minutes past one the clock.

The House reassembled after lunch at thirty-two minutes past two of the clock. The Vice-Chairman (Dr. (Shrimati) Najma Heptulla) in Chair.

RESOLUTION RE. CONSTITUTION OF A STANDING PARLIAMENTARY COMMITTEE TO OVERSEE FUNCTIONING AND PERFORMANCE OF NATIONALISED BANKS

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): I have a special announcement to make. We will take the Private Members' Resolutions for 2-1/2 hours. After that the Calling Attention will be taken up. Then we will take up Special Mentions after 5 o'clock. We have to finish the business of the House at 5.30 because we have a meeting of the visiting dignitary from Japan. Now, I will call the names. Shri Ram Pujan Patel. Not here. Dr. Bapu Kaldate. Not here.

SHRI SUSHIL CHAND MOHUNTA (Haryana): If Mr. Ram Pujan Patel is not here anybody can move the Resolution.

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): You can move the Resolution provided

[Dr. (Shrimati) Najma Heptulla]

he has given you the permission in writing to move it. In the absence of such permission nobody can move the Resolution on Mr. Patel's behalf.

(Interruptions)

श्री सत्यपाल मलिक (उत्तर प्रदेश):

मैं आप की व्यवस्था चाहता हूँ। जो आज के रिजोल्यूशन के मूवर हैं उन्होंने आप को कोई इत्तिला दी थी ?

संसदीय कार्य विभाग में राज्य मंत्री (श्री कल्पनाथ राय) : यदि हाउस की इच्छा है उस पर बहस हो जाए।

श्री पी० एन० सुकुल (उत्तर प्रदेश) : बहुत अच्छा विषय है।

श्री सत्यपाल मलिक : पालिधामेटरी अफेयर्स के मिनिस्टर तैयार हैं।

उपसभाध्यक्ष डा० (श्रीमती) नाजमा हेपतुल्ला : पालिधामेटरी अफेयर्स मिनिस्टर का रिजोल्यूशन तो नहीं है, रिजोल्यूशन तो प्राइवेट मेम्बर का है।

श्री सुशील चन्द महन्त : मेरी एक गुजारिश है। पिछली दफा जब प्राइवेट मेम्बर्स रिजोल्यूशन हुए थे। मैं मेरा बलट नम्बर बन पर आया था। उस वक्त इतिहास से छुट्टी हो गयी और छुट्टी होने से मेरा रिजोल्यूशन नहीं लिखा गया।

उपसभाध्यक्ष (डा० श्रीमती) नाजमा हेपतुल्ला) : वह लेप्स हो गया।

श्री सुशील चन्द महन्त : मेरी ग्रंथ सुनिये। उस रिजोल्यूशन के मात भाग था। उनमें से एक यह भी था। क्योंकि रामपूजन पटेल नहीं हैं मुझे को कम्पेन-सेट भी किया जा सकता है मुझे को इजाजत दी जाय कि मैं इसको मूव कर दूँ।

उपसभाध्यक्ष डा० (श्रीमती) नाजमा हेपतुल्ला) : अगर यही तरीका अपना लिया गया तो जो क्वेश्चन लेप्स हो जाते हैं वे हाउस में नेक्स्ट डे ले लेने चाहिए। इस लिए यह एप्लाइ नहीं होता।

श्री सत्यपाल मलिक : मैं आपकी व्यवस्था चाहता हूँ। मेरी जानकारी के अनुसार पहले नम्बर के मूवर नहीं हैं दूसरे भी नहीं है अगर आज इस पर बहस नहीं होगी तो नतीजा यह निबलेगा कि सदन के बारे में कहा जायेगा कि प्राइवेट मेम्बर्स का जब दिन होता है तो वह नान-मरियस दिन हो गया। इसलिए जो प्रस्ताव संसदीय कार्य मंत्री जी का है उस से मैं पूरी तरह सहमत हूँ। जब सारे हाउस की सहमति है तो—कल बुक में देखिए—सारा हाउस उस कल बुक को भूल सकता है और कल भूल कर किसी को इर्नाशिफ्ट करने के लिए आप कह सकती है।

श्री पी० एन० सुकुल : मेरा भी एक व्यवस्था का प्रश्न है। आज नान-मरियस दिवस डे है। सरकार की ओर से कोई रिजोल्यूशन नहीं आया। सरकार के मान सम्मान का प्रश्न न बनाया जाए।

उपसभाध्यक्ष (डा० श्रीमती) नाजमा हेपतुल्ला) : सरकार का डेम में कोई सवाल नहीं है।

श्री पी० एन० सुकुल : जो लोग हाउस में हैं उन की भावनाओं का आप क्यों अनदेख कर रही है।

उपसभाध्यक्ष (डा० श्रीमती) नाजमा हेपतुल्ला) : फर्स्ट मूवर नहीं है सेकंड नहीं है लेकिन थर्ड मूवर बैठे है।

Mr. Kalyanasundaram is there.

श्री पी० एन० सुकुल : हिन्दुस्तान के लिये गरीबी सब से बड़ी समस्या है।

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): It is just like a question. If the questioner does not come and another Member says he wants to ask the question, he cannot ask unless and until the questioner has given him the authority. Here he has not authorised anybody. Now, Mr. Kalyanasundaram.

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SHRI KALP NATH RAI: You move your Resolution.

SHRI M. KALYANASUNDARAM: Yes, I am moving it. I thank you. I only want to convince my friends. It should not become a precedent.

SHRI SUSHIL CHAND MOHUNTA: On a point of clarification. We never had any disrespect or disinterestedness in the Resolution of my learned friend. We were under the impression that the mover of the first Resolution was asked to be absent.

श्री कल्पनाथ राय : मान-आफिशियल डे का डिस्कशन हो रहा है और जो मूवर यहाँ मौजूद नहीं हैं उन के बाद वालों को आप इजाजत दे दीजिए ।

उपसभाध्यक्ष (डा० श्रीमती) नजमा हेपतुल्ला : मैंने इजाजत दे दी है और कल्याणसुन्दरम जी अपना रेजोल्यूशन मूव कर रहे हैं ।

SHRI M. KALYANASUNDARAM: Madam, with your permission and with the permission of the House, I move the following Resolution:

"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."

This is also a very important resolution, more important than the previous two resolutions. They are general. Through the budget, we have discussed all those points. Here is a specific request to the Government or a specific recommendation on behalf of the House that a Parliamentary Committee should be constituted on the model of the Public Undertakings Committee specifically for supervising the functioning of the nationalised banks. Often through question we have raised the matter of irregularities that are taking place in many of

श्री सत्यपाल मलिक : अगर हाउस सहमत हो तो आप रूल को निरस्त कर सकती हैं ।

उपसभाध्यक्ष (डा० श्रीमती) नजमा हेपतुल्ला : माननीय सदस्य मेरी बात सुनेंगे । एक मिसाल है कि मुद्दई सुस्त और गवाह चुस्त । जिसने रेजोल्यूशन दिया है वह खुद ही नहीं आये तो आप कौन होते हैं उन की तरफ से बकालत करने वाले । आप बैठिए ।

श्री सत्यपाल मलिक : अगर सारा सदन सहमत हो तो आप रूल को फोर-गो कर सकती हैं । अब वह रेजोल्यूशन तो हाउस की प्रापर्टी हो गया है ।

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): He has not authorised anybody to move it. So it cannot be moved. He should have given his authority. But he has not given. Now, Mr. Kalyanasundaram to move his Resolution.

SHRI M. KALYANASUNDARAM (Tamil Nadu): Madam Vice-Chairman, thank you for upholding my right to move my Resolution, although my turn is third.

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): It is your good luck.

SHRI M. KALYANASUNDARAM: It is not luck. I took the trouble of waiting here, although my turn was only third. So Members who have given notice of a Resolution must make it a point to be present. I am sorry that Members even from my side did not uphold that principle. Then what is the use of the non-official time? We got only 2-1/2 hours in a week.

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): In two weeks.

SHRI M. KALYANASUNDARAM: Those who have given notice . . .

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the nationalised banks. Very often we get a reply from the Finance Ministry that the Reserve Bank examined these irregularities and it is a matter between the Reserve Bank and the bank concerned. And when we ask for the findings of the Reserve Bank enquiry, we are told that it is a matter between the bank and the Reserve Bank, it cannot be made public and it cannot be placed on the Table of the House. This is the usual reply that we get. I have no intention to bring the banks into public disgrace. My part is one of the parties in those days which were agitating for nationalisation of banks. After a good deal of agitation by bank employees by bank employees trade unions, by the left parties, the Government agreed to introduce the Bill and banks were nationalised. It is good that they are nationalised. Whatever may be the irregularities and defects in the functioning of the banks, they should be rectified. Those defects are not due to the principle of nationalisation. I want to make it clear that the criticism of the functioning of the banks arises out of various irregularities and defects which have nothing to do with nationalisation. Because they are nationalised, we get a right to demand that there should be a Parliamentary scrutiny. It is a pity. I thought I might not get my turn and therefore, I did not bring all the materials that I have gathered to speak on my Resolution. Even so, I shall try to make my points in a general way. Why am I so serious about it? Several times I had raised in this House about the very serious irregularities in the functioning of the Punjab & Sind Bank, the Lakshmi Vilas Bank, then so many other banks, very serious irregularities involving crores and crores of rupees. Reserve Bank is the authority to control and regulate and issue guidelines to these nationalised banks. I wonder whether Reserve Bank is itself free to act according to law and

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examine the functioning of these banks. Periodically Reserve Bank audit is also done. They go and check. Whatever they find, no whom they report is not known. What action is taken is not known. Irregularities continue and are ever widespread.

Further, before going into the details of certain irregularities, I want to draw the attention of the House and the Government regarding the principle of nominating non-officials on the management boards. True, trade union representatives were taken on the boards of management to involve the employees also in the administration of the banks. That principle is a healthy principle. It should be continued and, if necessary, it should be through election by the employees concerned and not through nomination. What is the basis on which politicians are inducted into the boards of management? Irregularities start from the day politicians are inducted into the boards of management. Whatever may be the irregularities, however serious they may be, politicians bring political pressure and try either to suppress the irregularities or to shield those involved in the irregularities. That is what we have seen in many of these cases. Therefore, I am opposed to the principle of politicians being inducted. It will be in the interests of the ruling party themselves to avoid it. And who are those politicians who are inducted into the boards of directors? They are either supporters of the ruling party or some industrialists. The credit policy although worked out by the Reserve Bank in consultation with the Finance Ministry, has to be implemented by the banks. Can the Finance Ministry give us the details of the big houses which have taken loans from these banks? What are the arrears and how long these arrears remain uncleared? These will run into several thousands of crores of rupees. Are interests charged on these arrears? These are matters which should be carefully gone into and if

these are enquired into you will find that the nationalised banks have become instruments for big industrial houses, for their own exploitation and for managing big business without themselves investing their own money.

There is no need for a man called Swaraj Paul to come and teach us how these industrial houses are managed without much of their own investment. He exposed them. Are these facts not known to the Government? They know these facts. They have allowed these things to happen. With less than ten per cent of their own investment, Rs. 300 crores worth of industries are being managed by a few individuals for their own advantage. And banks collude with them. Some banks have their nominees in these industrial houses. But they do not take care of the interests of banks. They also sail with the directors who are looting these institutions.

I can quote several instances. One of the industries where the banks have invested money, but it is enjoyed by a few individuals, is the South India Viscos in Tamil Nadu. While banks invest money for such unscrupulous industrialists to loot, they refuse to go to the help of institutions which are in difficulty. That is why many textile mills remain closed in Tamil Nadu. In Pondicherry one of the most popular textile mill, the Anglo-French Textile Mill employing about 7,000 workers, still remains closed. The Buckingham and Carnatic Mill in the city of Madras remained closed. The banks will not go to their help. They help only big industrial houses. I have collected figures regarding investments or loans granted to big industrial houses and how they remain in arrears. But today I have not brought them. I will follow them up through questions and other methods.

Yesterday in the Patriot a very important article had appeared giving details of how banks are being looted. It is a pity that the paper has compared this loot to dacoity. Dacoits are criminal, but those who manage banks

are worse than dacoits. In the banks honest employees cannot function freely. They must act not according to rules, but according to the wishes of the Directors, the high-ups and particularly the politicians. So, that is how the banks are being used for such undesirable anti-social purposes. I am not bothered about these loans which are being given these days and about which some of the honourable Members spoke so much saying that they are given without proper surety and other things to the poorer sections of the people. Even if the loans are not recovered, they would only be a trifle. Even though the ruling party is open to the charge that it is doing it with a political motive for election purposes, it is good because it goes only to the help of the poorer sections of the people who have not seen such loans so far. The only thing is that they must take care to see that the loans reach the persons for whom they are intended. But benami loans may be sanctioned and somebody in between may be taking away the money. Ensure that the applicant is real and genuine and the money reaches the applicant. My dear Minister—whether it is the Deputy Minister or the Minister of State, whoever is present here—you should examine the way in which the loans are granted by the Punjab and Sind Bank in this very city, the city of Delhi, and also in Punjab. Non-existent transport organisations took loans and when they tried to trace them, no vehicles were seen and not even name boards could be seen and no person could be traced. So, such things happen. When you give loans in a massive manner to thousands of people, the danger is all the more. Fictitious persons can be created and fictitious applications may be sanctioned and money may be distributed to them and when you go for recovery, you won't find a single person who has actually taken the loan. In spite of these weaknesses, I am not objecting to it because at

least some fifty per cent of the money may go to the deserving poor people who are small vendors or traders. But it is the big business houses which are looting these banks. That is why a parliamentary committee is essential for supervising the functioning of the banks.

While talking about the functioning of the banks, there is another thing also. It is the looting of the banks in an organised manner by armed gangs which is on the increase. Whether the terrorists operating in Punjab are doing or some dacoits are doing it in the name of terrorists is not known and nobody can be sure of that. But the instances of looting the banks are on the increase. What does the Government propose to do? How are you going to protect the employees? The employees have to work at a great risk. So, for the security of the banks, if necessary, a special armed force for protecting the banks in big cities should be thought of by the Government. Otherwise, there appears to be no remedy at all. Even in some places, the policeman or whoever is there with a gun leaves the gun and runs away. This has happened in some places. So, how to protect these banks from such dacoits or such terrorists is also a serious problem. Of course, I do not claim that the constitution of a parliamentary committee will help in solving the problem. But it will certainly point out to the Government as to what should be done then and there. But the parliamentary committees are for a much more serious purpose. Banks are important financial institutions, particularly the banks in the public sector, which are catering to the needs of both the private sector and also the Government. Now, the banking sector is able to draw large amounts of deposits from the common people. So, these deposits must be preserved carefully, garnered properly and distributed in the best interests of industrial and economic development

of the country. If the banks are to serve the purpose for which they were nationalised or created, it is highly necessary that there should be a parliamentary supervision and control over the functioning of these banks. True that they are under the control and supervision of the Reserve Bank of India and the Finance Ministry. The Finance Ministry is again overworked. I do not know whether it is sufficiently equipped and competent to discharge the other obligations. Yesterday, when the Finance Bill was under consideration, the whole House turned it into a discussion on the Finance Ministry, its Revenue Department and its Expenditure Department. Is the Customs Department functioning properly? Are we able to corner all the revenue that is due to the country? How much smuggling is going on? Smuggling has become a very normal thing in all the ports and harbours. Whatever may be the police and the watch and ward, they are not able to prevent it. If any police officer takes it seriously and wants to prevent smuggling, then his life is in danger. That is the lesson of Garden Reach incident in Calcutta. When an honest Police Commissioner went against these anti-social elements who were involved in smuggling, even the Constables did not go to his support. That man was dragged into an interior lane and hacked to pieces. That is the fate of the honest officers who want to serve the interests of the Finance Ministry.

Similar is the case of income-tax raids. Recently, a conference of Income-tax employees and officers was held in Madras. What is the demand that they have made? Apart from payment of bonus and the D.A. instalments, the most important thing that they said is that whenever they go for raids, the Police do not come to their help. If they are attacked by the people, they are helpless. Whenever they raid a particular house, the people there are very influential and the Police refuse to come to their

help. They get into trouble later. That is the grievance voiced by the Income-Tax Department. How is the Finance Ministry going to rectify this situation? There is heavy leakage of revenue in every sphere. There is evasion of tax. There is such an overload on the Finance Ministry that it is idle to expect them to exercise effective supervision on these 40,000 branches all over the country of these nationalised banks. The number of branches may even be more. That is why, it is high time that a parliamentary committee goes into the functioning of these banks and suggest methods to streamline and improve them so that the public finances may be utilised for the purpose for which they are intended or in the best interest of the nation. There may be some Members who may ask, "Oh! why so much illusion about the parliamentary committee? What happened to the recommendations made by the Parliamentary Committee on Public Undertakings?" There is a Public Undertakings Committee which had made several recommendations. They are put in the library. All the recommendations made by the Public Undertakings Committee, Estimates Committee and the Public Accounts Committee are put in the library.

They have taken pains. 3.00 P.M. Irrespective of political differences, they made unanimous recommendations. These are not recommendations on the basis of dissent. Without any dissent recommendations have been made by these Committees which are kept in cold storage. So, that defect is there. But still it is necessary. Their recommendations are there. Why are you not taking action on those things? As to how the Parliamentary Committee's recommendations themselves are not seriously attended to by the Government, I may quote before the House the instance about the Shipping Corporation of India. The Shipping Corporation of India is one of the important public

sector undertakings. It has to face a lot of trouble and pressures from the multi-national shipping companies all over the world, whether it is the Japanese or the West German or the American or the British shipping companies. They would not allow even our cargo to be carried by our ships. Even our cargo to their countries must be carried by their vessels. Their cargo to our country also must be brought by their vessels. So, this is the position even after 37 years of independence. That is why the demand for new international economic relations voiced by the Non aligned Movement is becoming more important. Madam, the Shipping Corporation of India is incurring losses. The Estimates Committee went into it. They have not opened a branch office in Madras. In Madras it is given to a private contractor without even calling for tenders. The Shipping Corporation's passenger vessel leaves Madras and goes upto Singapore and comes back. The maintenance of the vessel is given to one of the biggest stevedores. Even running of the canteen in the vessel is entrusted to him without calling the tenders. The amount in this case alone runs into several crores of rupees every year. One single contractor handles several crores rupees worth of services for this Corporation. And the Public Undertakings Committee has severely criticised the attitude of the Shipping Corporation of India. Yet, no action has so far been taken.

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): Mr. Kalyanasundaram, will you speak for a longer time? Already half an hour is over.

SHRI M. KALYANASUNDARAM: I am concluding. Similarly, I can quote several instances. While talking about banking, you may think that I am talking about all these other things. True. It is because I am suggesting the constitution of a Parlia-

[Shri M. Kalyanasundaram]
mentary Committee. It is my duty to point out that the Government has failed to take these recommendations seriously. There is an erosion in the authority of the Parliament. That does not prevent me from making these recommendations. So long as the Parliament exists and we are having the parliamentary democracy, we should observe the norms properly. Parliamentary democracy has helped us so far in spite of all these difficulties. Unlike Pakistan or Bangladesh, in our country we have tried to preserve this parliamentary democracy. It is very important. Even the Left parties have agreed to give a chance for bringing about these structural changes for economic reforms, for political reforms even through the parliamentary methods. So, that should be welcomed by the ruling party. So, the ruling party must pay proper attention to the recommendations of the Parliamentary Committees so that the authority of the Parliament is not eroded.

In spite of this defect in the attitude of the ruling party towards the Parliamentary Committees, I demand that a Parliamentary Committee should be constituted for the purpose of scrutinising the functioning of the nationalised banks and to make appropriate recommendations every year.

With these words, I conclude. And I appeal to the other Members also, even to the ruling party Members, to support this Resolution. What I am asking for is nothing revolutionary. Just as you have so many Parliamentary Committees, have one more Committee. That is my request that the ruling party need not oppose it. They may also support it and let us pass this Resolution unanimously.

The question was proposed.

SHRI P. N. SUKUL: Madam, Vice-Chairman, I am sorry we were to

discuss some other Resolution but today we are discussing this Resolution. However, it is a very important Resolution brought forward by my friend, Mr. Kalyanasundaram and I am also personally of the opinion that if possible a Parliamentary Committee must be constituted to oversee the functioning of the nationalised banks. Though I have my own reservations in this regard because our nationalised banks are doing a great and positive service to our people and if we see their performance since nationalisation, we need not be unnecessarily alarmed about it, but still if Parliament wants to go into their performance, if Parliament wants to study their performance and if my hon. colleagues are of the opinion that a Committee should be formed, as I said, I have absolutely no objection and I would favour the idea that a Parliamentary Committee should be formed.

Ours is a very poor country. Our poverty has been due to so many factors. First it was the Britishers who were responsible for our exploitation. Then our own feudal system, the zamindars etc. were responsible for this. The wars also added to our poverty. Then came the droughts, floods and so many natural calamities. However, it is a fact that amongst the developing countries, we are the best developed country. The progress that our country has made as a result of our Five Year Plans and the difference that we find today as a result of these achievements are simply colossal.

As regards banks, when the banks were nationalised, there were 8,626 branches in the country of all these banks that have been nationalised. Today the total number of branches is 41 thousand and odd. That is the expansion that has taken place in the banking system in our country, that is the addition that has taken place in the number of branches of these banks. When the banks were

nationalised, what was the money deposited in our banks at that time? The money deposited with these banks was Rs. 5,000 crores. And today the money deposited in our nationalised banks is Rs. 57 thousand crores. That is the difference that nationalisation has brought about. Our economic policy has helped this banking system to grow and through the banks our own poor people to grow and rise above the poverty line. If I am not wrong, last year also our nationalised banks have given a total profit of about Rs. 77 crores to the Government. Of course people can say that this profit should have been much more; it could have been more than Rs. 100 crores or 200 crores. That is a debatable point. But still so much profit is there despite so many constraints, so many problems. And personally I am not very unhappy about the performance of our nationalised banks.

These banks, Madam, are supposed to render a very great service to our nation, to our poor people. The loans that are being disbursed to the people under the IRDP are meant primarily for bringing the people above the poverty line. And for other purposes also these loans are being disbursed by the banks only and that is why much depends on the performance and efficiency of these banks.

As I was saying, these banks have played a great role in bringing people above the poverty line. In the first two years of the Sixth Plan period alone, as our Planning Minister was telling us the other day, our poverty has been reduced from 51.1 per cent to 41.5 per cent and as many as 57 million people are supposed to have crossed the poverty line during these two years of the Sixth Plan period. Naturally these people crossed the poverty line mainly on account of the loans, the financial assistance, they got from the nationalised banks and that is how the banks have rendered a great service to our nation in toning

up our economic administration for removing our poverty.

As I was telling you, Madam, when the banks were nationalised, at that time, the loans given by these banks to small men, to poor people, to backward people—the total loans—amounted to Rs. 441 crores only. Today we find that as much as Rs. 13,000 crores have been sanctioned by way of loans from these banks to our backward people, to our poor people. That is the size of the assistance that our nationalised banks are rendering to our poor people and that is how they are trying to build up the nation as per our schemes, as per our plans.

Our Government, Madam, is very much alive to the situation in these banks—what these banks are doing. In the first week of last December when our Finance Minister was addressing a conference of Chairman of the various nationalised banks, he told the banks to step up anti-poverty plans. Our Government is fully conscious of the constraints of the problems wherever they are and that is why our Finance Minister asked the banks to step up their anti-poverty plans and at that time he said that under these plans that had to be stepped up, 30 million families had to be covered. So, we know, Madam, that our banks are doing great service to the nation. Had they not been functioning well, so much of loans could not have been given, so much of progress could not have been made and so many people could not have been brought above the poverty line. But still there may be certain defects in the system—as I said—certain problems inherent in the banks, and to study those problems and to step up the efficiency of these banks and the banking system, of course, there can't be any objection if, as proposed by my learned colleague, Mr. Kalyanasundaram, a Parliamentary Committee is formed to study the situation—if a permanent Parliamentary Committee is formed to look into the functioning

[Shri P. N. Sukul]

and performance of the nationalised banks.

There is one problem, Madam. I myself have been a trade union leader and because of my trade unionism I have already spent about five years in jail. I was myself a very militant trade unionist once upon a time.

THE VICE-CHAIRMAN (DR. SHRIMATI NAJMA HEPTULLA): Are you a militant Member of Parliament also?

SHRI P. N. SUKUL: At that time, I was not.

I am coming to the banks. As I was saying, I myself was fighting for the rights of my people, my colleagues. That is why I had to go behind bars. But then I find that even militant trade unionism sometimes takes a turn that does not find much favour with me. For example, if a man has served for a definite period and he is transferred, why should a union fight that he should not be transferred? Why should there be a strike in the bank that he should not be transferred, after completion of the due period of service, the requisite period of service? I think it happened in Madras. In the State Bank of Madras there was agitation on this very point, that certain people were transferred from one branch in Madras to another branch in Madras, and of course work was at a standstill and so many problems were there. This kind of thing, Madam, I am not inclined to favour. Of course, all the rights of the employees should be safeguarded, their income should be safeguarded, their prerogatives, their privileges should be safeguarded. But after safeguarding all these, the employees have got to work to the satisfaction of the people, I should say. They must work as per the requirements, what they are supposed to do. And that is why undue interference of trade unionism is one thing that is responsible for some loss of efficiency in our nationalised banks; and that aspect of the situation can also well be

studied by the proposed Parliamentary Committee.

Madam, I do not have much to say on the subject. It is a good subject. As I said in the very beginning, I favour the idea that a parliamentary committee should be set up to look into the functioning and performance of these banks. Although, as I said, there is not much to be studied, there is not much to be improved upon, still if my colleagues feel it necessary, there cannot be any objection.

With these words, I support the Resolution.

SHRI K. MOHANAN (Kerala): Madam Vice-Chairman, I am also in a little difficulty while taking part in this discussion, as my colleagues have accepted the Resolution. But it is said that Communists must be able to tackle any situation and any subject at anytime. That is why...

AN HON. MEMBER: Eveready cells.

SHRI K. MOHANAN: Yes. That is why one of the veteran leaders of the Communist movement in India, Comrade Kalyanasundaram, was able to manage the situation and he spoke for more than 35 minutes on nothing.

THE VICE-CHAIRMAN (DR. SHRIMATI NAJMA HEPTULLA): He was prepared for his Resolution.

SHRI K. MOHANAN: Yes, to a certain extent. But I am not so competent. Even then, in spirit, I am supporting this Resolution. The Comptroller and Auditor General of India is the final authority to check the dealings of the financial institutions and the Government's dealings in financial matters in this country. But the Comptroller and Auditor General has got no powers to look into the dealings of the nationalised banks. Public accountability is a must for every public institution. Madam, in the last session of this House we have passed another Bill, the Secrecy and Fidelity of the Financial Institutions Bill. It was the last nail on the coffin concerned with the banking institu-

tions in this country. On the basis of that Bill, now any question put in this House to get some information about the bank dealings in this country is refused by the Department. So, everything regarding the bank institutions in the country is now being kept as high secret. The PAC has the power to look into the matters of even the Defence Ministry, the highly sensitive sector of our administration and our departments. The PAC has the power to look into the dealings of even the Defence Ministry, but it has no right to look into the dealings of the nationalised banks.

If I am correct, huge sums of Government money has been locked up with these nationalised banks. They are using that money for their business purposes without any control of the Government. Who is there to look into this? Nobody is there. I am not going into the details of all the reports published and presented. The only authority to check the dealings of the nationalised banks is the Reserve Bank of India. But the public is completely in wood about the findings of the RBI about the dealings of the nationalised banks. Very rarely some press reports come out, and only through that the general public of this country are able to know something about these dealings. Even in the reports of the RBI there is no mention about the bank practices of the nationalised banks, anywhere in those reports.

I would like to know from the Minister the amount every year we are writing off as bad debts. There are two types of loot in the nationalised banks. One is by armed gangs and terrorists, and the other is by bank managers in collusion with big monopolies of this country. Crores and crores of rupees are written off as bad debts. At the same time, if a poor man under the IRDP or NREP schemes goes to the bank and tries to get a loan, then, the question of collateral security will come. What is the collateral security with him?

Even in the face of the family planning programmes, half a dozen children at least. Otherwise, there is nothing with him for collateral security. So, the poor in the rural areas are not able to get any kind of help from these nationalised banks.

Of the self-employment scheme, there are so many criticisms. There is the approach of the political parties, the approach of the ruling party or the Government or the approach of the employees of the bank. But, as my senior colleague, comrade Kalyanasundaram has mentioned, if the money goes to the real person, I have no objection, whether he is a Congressman or he belongs to some other party. But now what is really happening is, some local *dadas* are preparing the lists and getting signatures of these poor people and they are directing the bank managers to sanction these loans. They are giving a little sum of money to these poor persons, and the rest of the money goes to somebody else's pocket. This must be checked. Not only that, the procedure for sanctioning loans of this type, must be simplified.

The bank employees told me, I was told, that they were prepared to sanction these loans. But if these loans are not to be recovered, if there is no security, then at that time, those who were responsible to sanction the loan, will be booked. So, from the part of the Government and the management of the bank some kind of assurance must be given to the bank employees, and the procedure for sanctioning these loans must be simplified. Sir, I am coming to my last point. Even at some risk I am prepared to support the Minister to extend help for the rural poor under the I. R. D. P. and N. R. E. P. schemes although it will be difficult to realise loans back there will not be any danger to this country. We know that there are some persons, I do not want to mention their names who were able to pledge the Railway Stations to the Co-operative bank and

[Shri K. Mohanan]

managed to get crores of rupees as loans. I do not want to mention the name of that person. I know that this type of corruption is prevailing everywhere in the country. Then, what is wrong in providing some money to the rural poor without insisting on any strict security or collateral security. I am completely with you but the only question is that money must go to the real person. An assurance must be given to the bank custodians that there will not be serious action if they extend loans to the real persons.

So, my first point was that the public accountability is a must for any public institution. Under these circumstances, either we will have to give the power to PAC or divide the P. A. C. because the work-load of P. A. C. is very much. So, you divide the PAC or constitute another Parliamentary Committee to look into the shady dealings of this public financial institution especially the banks. In that case I support the spirit of this Resolution. Madam, with these words, I conclude.

SHRI SUSHIL CHAND MOHUNTA: Madam, Vice-Chairman, this Resolution moved by Mr. Kalyanasundaram is of very great significance. I personally feel that in a poor country like India where we have evolved a philosophy of socialistic pattern of society and where we have nationalised these banks for the welfare of the rural poor and common man then such an institution must have certain checks and balances. Those checks and balances can only come where high powered body represented by Members of Parliament are able to scrutinise and check where the banks are working. But this by itself is not going to be of much help or be a long term solution. If we really want that these nationalised banks with proper checks and balances must come to the rescue of the rural

poor, then we must, first of all, ask ourselves a question—are we sincere about it? If we are honest and sincere then we should evolve a method by which each villager has an identity card, a small copy, a book upon which his name, address and land holding number is mentioned; and its average valuation is also mentioned. And that book should go to the bank and the bank should be able to put any reduction on that valuation for its own purposes according to the finances that it wants to loan out to the people for their work, for their rural industrialisation, for setting up small-scale or cottage industries, for running their farming activities or for so many other affairs, and the bank should put their own valuation; and that is the amount which the bank would be in a position to advance to that farmer. Armed with that book, that farmer should be able to go to any nationalised bank, open an account, pledge his passbook or identity book or by whatever name you call it, and draw money against that utilise that money for purchasing seeds, fertilizers, machinery, tractors, whatever it is, and when the harvesting time comes, he should be able to deposit that money back into the bank. He should not be dependent upon a third agency where he should get an application, then sent it, and then they scrutinise the application to see whether he actually needs that money, whether that money should be given to him, what his party affiliations are, whether he will properly utilise it and then finally, in their own discretion without any proper guidelines, they will say that he will be allowed that loan or he will not be allowed that loan. That should not be the method. Make it uniform for everybody. Make it 10 per cent, 20 per cent 30 per cent; or whatever is possible, but make it uniform for everybody to have a passbook to go to a bank, ask them for the money against the amount which has been approved by the bank standing against his name, withdraw the amount, utilise it and

when he harvests the crop, to deposit it back into the bank so that the ordinary villager, the rural folk do not have to go to private moneylenders. The private moneylenders fleece the life out of him, the blood out of him. After all, that private moneylender is also taking money from the bank. After taking that money, he advances it to the rural poor. Why have this age-old system by which the farmer has every ounce of his blood taken away? The moment you set up such a conception of running a bank for the rural poor, I can assure you, Madam Vice-Chairman, there will be confidence bubbling up in the people living in the rural side and they will have a feeling that it is a matter of right that they can go to the bank and draw money without any fear or favour and they do not have to thank anybody for it. Each naya paisa taken from the bank he will wisely use. The rural poor are wise men. He will wisely use the money for the purpose for which he has withdrawn it and every little paisa that has come from the bank will be well utilised. But what happens today? The man applies for a loan. The person granting him the loan fleeces him to some extent. Then the people passing on the money to him will fleece him of whatever little is left with him. And finally when he takes the money home, he probably feels that the money is too less for the purpose for which he has taken it and that the purpose can not be achieved. The net result is that he puts it down his throat in a gulp of liquor. That is the net result. The whole money vanishes and the bank people start running after him. He keeps running away and away from the bank and the whole process continues. Nowadays you go to any village in Punjab; you go to any village in Haryana; you go to any village in other States. The land mortgage people, the cooperative banks and the other banks who have advanced money to the farmers, are running after them in jeeps and wherever they can be traced they try to catch hold of them and put them behind bars. Or if the farmer is clever

enough, he gives the people Rs. 100, Rs. 200 or Rs. 300 so that they go and say "untraced". This process continues and the amount grows; the interest grows day and night. The net result is that the money does not go to enrich the nation; the money does not go to help the farmer; that money does not go for any particular thing. It is a dead loss to the bank and the bank has to write it off one day or the other, and the whole exercise in trying to help the people is wasted.

Therefore, I absolutely endorse the idea that where we can have we should have a high-powered body represented by Members of Parliament to supervise the working of banks. And the banks should have the right and authority to call for the farmer's passbooks and evaluate his assets, and against his assets they can mention that this person is having 5 acres of land, valued at Rs. 10,000 an acre which is equivalent to Rs. 50,000 and they will advance him money to the extent of 25 per cent, that is, Rs. 12,500. A man whose property is worth Rs. 50,000 can ask for Rs. 12,500 without anybody's help. He need not have to go and beg anybody. All that he has to do is to go and fetch his passbook and say, I need Rs. 10,000 and the bank can grant that to him. As a matter of right he can get it without any sense of gratitude to anybody and then be able to utilise it. I can assure the House that if such a method is adopted, every farmer in the village will use the best seed, the appropriate quantity of fertilizer, appropriate machinery for harvesting the crop and he will have also the strength and the power to retain his crop and his house and he does not have to resort to distress sale. What happens today? There is a glut in the market. We had set a high target, and our wheat production has achieved the target. The farmer has brought his wheat to the mandi. But there are no buyers. Governmental agencies are inadequate. They cannot handle the situation. The result is wheat is lying in the open at the mercy of the ravages of nature sometimes cloudy weather, sometimes duster

[Shri Sushil Chand Mohunta]
 ty weather, winds and so on. With the result the farmer is not getting even Rs. 135/- per quintal. This is the position. He is getting even less than the support price. If the farmer has the capacity to hold his crop if he can harvest it, and hold it and for the lean period depend upon the bank to advance him the money he needs against his passbook, I can assure you the farmer will be able to get a proper rate for his produce and hold his head high and he need not beg before anybody. Secondly, in an independent democratic set-up ours, you don't have to press the farmer, corner him and take his vote by offering him a bottle of liquor, by saying, all right, we won't recover the loan from you, put other types of pressure. The farmer will be an independent man, having an independent outlook with his head high, without any sense of having been favoured by any particular party, person or agent. This is most important if we really want that our banking system should establish a socialistic pattern of society for helping the rural poor, if the banks are to be utilised for creating employment avenues. Now what is the face of this country? There are two crores of persons who are on the live registers of our employment exchanges throughout the country, who are unemployed. It is not a small figure. And for every person who is on the employment exchange register, there are at least three others who have not registered themselves with the employment exchanges. The net result is we can safely say there are 6 to 7 crores of unemployed people in the country today, roaming on the streets of various town and cities—Delhi, Bombay, Madras, Ahmedabad, Nagpur, everywhere—people who are graduates, who are properly qualified. They have no jobs and they want jobs. What will happen by the turn of the century? This unemployed number on the live registers will touch something like 8 to 10 crores and together with those unregistered, it will be 20 crores or so. If you calculate that the population

tury would be around one arab, then one-fifth of that number, young people, who should be working, who should not be wasting their time, would be on the streets without a job, without an opportunity to work. The net result is that there will be chaos. We are buying chaos. We must change and the time is the warning. So, what has been suggested by Shri Kalyanasundaram is a noble and wonderful idea. If we have a Parliamentary body to scrutinise the affairs of the nationalised banks, the banking system will improve. This is a new concept. Otherwise, to day what happens? A big industrialist goes to the bank. He gives a list of his properties, land, machinery, etc. For purposes of advance, their value is inflated. If they are worth Rs. 1 crore, the inflated amount will be shown as Rs. 2 1/2 crores. He will get a loan from the bank equal to the inflated amount. For Heaven's sake, let this opportunity go to the rural poor also. I can understand that the work of the banks has increased. Instead of having ten accounts, there will be 100 accounts in the rural side. Instead of ten industrialists approaching the bank in the city, there will be 2,000 farmers approaching the bank in the villages. But the standard of life of villagers will improve and more employment avenues will be there and the net result will be that this country will develop at a pace faster than any other country of the world. I can assure you that the stuff the mettle of this country is better than the best in the world. Indians are intelligent; they are hard-working and they are able to do any job in the world. Sq. Leader Rakesh Sharma has shown us what our Indians can do, provided they get an opportunity. Now, where is that opportunity? Money is not available. Employment is not available. So, he roams the streets of Delhi and Bombay, attends a discotheque club, has a boozing affair there and loitering here and there creating a law and order problem. If this continues in the next ten to twenty years, there will be

medy is to change the whole concept of banking. It must change with the time. You must not leave banks to cater only to the top business community. The banks are also meant for the rural poor. Apart from the land mortgage banks and co-operative banks these nationalised banks must go to the rural poor so that a poor farmer can install a tube well, he can have a harvester, he can have a tractor, better seeds and more fertilizers. He can build the storage capacity because holding power is the most important requirement in order to avoid distress sale.

Today every farmer looks to the Government. The Government gives him the support price. Today the farmer probably has some chance of making things even. But if he takes into account his labour charge, then he loses. Excluding labour he makes things just even for him.

Madam, I support this Resolution and I say it should be accepted and along with the acceptance it should also be ensured that the banks do cater to the interests of the rural poor so that ultimately the rural poor have a claim on the advance, have a right to draw money from the banks without the recommendation of a Member of Parliament or any other authority, so that he can go to the bank and draw money without any sense of shame on presentation of his pass book. Why should he go there as a beggar? After all the money given is only one-fourth of the value of his land. So the banks run no risk because properties worth Rs. 5 lakhs or Rs. 7 lakhs are pledged with the banks. The banks run no risk because a farmer is an honest man. He does not want to run away with anybody's money; he does not want to go and buy radios and television sets and have them fitted in his house with that money; and he does not want to waste his money in loitering and in running to the discotheques or to some clubs. Farmers' interests must be protected and unless we realise that this country consists of people eighty per cent of whom are farmers,

nothing can be done. We must realise that eighty per cent of the people of this country are farmers who are living on lands and who are living in villages. Unless we do that, nothing can be done. Now, I come to my last point.

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): There are 13 more speakers now.

SHRI SUSHIL CHAND MOHUNTA: I am sorry. I will finish soon. What happens today in this country? Big towns have become bigger towns and bigger towns have become much bigger towns. You see the population of Delhi today and see what it was fifteen years ago. There is a steady influx from the rural side into the urban side. The whole country is heading for urbanisation. You must stop it. You are turning a city like Delhi into....

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA: You see, we are discussing the question of formation of a parliamentary committee to oversee the functioning of banks.

SHRI SUSHIL CHAND MOHUNTA: That is what I am speaking about.

SHRI R. RAMAKRISHNAN (Tamil Nadu): All these are connected matters.

SHRI SUSHIL CHAND MOHUNTA: I am talking about the formation of a parliamentary committee only. If there is going to be a parliamentary committee, for what is it going to be constituted? It is going to be there for overseeing the finances of Birla for overseeing the finances of Dalmias or some other big houses? The parliamentary committee should be there to see that the banks advance money properly to the rural people.

THE VICE-CHAIRMAN (DR. (SHRIMATI) NAJMA HEPTULLA): O. K., you have made your point.

SHRI SUSHIL CHAND MOHUNTA: But what is happening in the country now?

THE VICE-CHAIRMAN DR.
(SHRIMATI) NAJMA HEPTULLA):

You have made your point now.

SHRI SUSHIL CHAND MO-
HUNTA: We are turning the big
cities into vast slums. How
to prevent this? If you
come along with me, I can
show you the vast slums in Delhi.
There is a great influx of the rural
population into the urban areas
which has to be stopped and the only
way to stop is to put in, is to inject,
more money into the rural side. If
the head of the rural side is kept high,
the head of the urban side can be
kept high and our country will be-
come strong militarily will become
strong industrially, and will become
strong economically and all aspects
of life in this country will be enrich-
ed. Thank you, Madam.

श्री हुसमदेव नारायण यादव (बिहार):

उपसभाध्यक्ष महोदया, अभी जिस विषय
को माननीय कल्याणमुन्दरम जी ने रखा
है और सदन में जिस पर विचार हो
रहा है, उसके संबंध में मैं भी सरकार से
आग्रह करूंगा कि सरकार को इस प्रस्ताव
को मान लेना चाहिए कि बैंकों के
ऊपर उनके कार्यक्रमों को देखने
के लिये एक संसदीय समिति बनायी जाय।
इस संसदीय समिति की आवश्यकता क्यों
है? आवश्यकता इसलिये है कि बैंकों
की जितनी शाखाएँ हैं और जितने बैंकों
के जरिये कारबार होते हैं वह गरीबों की
भलाई के लिये है और सरकार की
दृष्टि में समाजवाद लाना और समता
समाज की स्थापना करना गरीबों की मदद
करना नीचे के लोगों को ऊपर उठाना
इन सब की गड़ में अर्थ ही प्रधान कारण
है और जब तक अर्थ का नियंत्रण ठीक
ढंग में नहीं होगा उस की निगरानी
ठीक ढंग में नहीं होगी तो उन गड़-
बड़ियों को देखेगा कौन? उस को करेगा
कौन? सरकार कानून बनाती है। मान
लीजिए कि सरकार ने कानून बनाया कि
बीस सूची प्रोग्राम जो प्रधान मंत्री जी

का है उसके अनुसार काम करे। उस
के अनुसार गरीबों की मदद करे।
मेरे पास ऐसी विद्विधा नौजवानों की आर्ति
रही है और एक नही दर्जनों विद्विधा आयी है
कि बीस सूची कार्यक्रम के अंतर्गत उन
को रोज दिया जाता है। वह लिखते
हैं कि उन का आबेदन बैंकों को भेज
दिया गया है और बैंक के मैनेजर कहते
हैं कि जितना रुपया उन को मिलने
वाला है मान लो कि 20 या 25
हजार मिलने वाला है तो उसमें से
जब तक 20 परसेंट उन को नहीं दोगे
तब तक हम उसको स्वीकृत नहीं करेंगे।
अब आप का बीस सूची कार्यक्रम प्रधान
मंत्री जी ले कर आयी है। या आप
की पार्टी ले कर चली है, और हवाला कर
रही हैं कि उस के अनुसार काम होना
चाहिए, लेकिन वहाँ बैठा हुआ मैनेजर जो
बीस परसेंट की मांग कर रहा है वह
तब तक उसे मिलाना नहीं करेगा जब
तक कि उसे 20 परसेंट न मिल जाए।
आप कहते हैं कि हम ने इतना रुपया
दे दिया। सारा रुपया बैंकों में पड़ा
हुआ है और मैनेजर उसको अपनी निजी संपत्ति
समझ रहा है। बैंकों का कोई कानून कायदा
नहीं है। बैंकों के मैनेजर को सारा
पैसा मिला हुआ है, सारी संपत्ति मिली
हुई है। मैनेजर जिस को चाहेगा उस को
देगा, जिस को नहीं चाहेगा उसे नहीं देगा।
इस में कोई उस को देखने वाला नहीं है।
सरकार क्या देखेगी। विस मंत्री जी
तो कोई सरकुलर निकाल देगे, लेकिन
उस सरकुलर को देखता कौन है। उस
के लिये आप कोई कमेटी बना दीजिए,
कोई हाई पावर कमेटी बनाइए, फिर उस
पर कमेटी बनाइए तो हम नौकर पर
नौकर देखने वाला और फिर उस पर
दूसरा नौकर उसे देखने वाला और
फिर उस पर नौकर देखने वाला। आखिर
में होता कुछ नहीं है। सब की कही न
कही पहुँच होती है। इस निम्न बाब

एक संसदीय समिति बनाइये जो सभी बैंकों के कार्यकलाप पर निगरानी रखे और बैंक अपने कार्यकलापों को जो सरकार की नीति है जो उसको योजना है उस के अनुसार चला रहे है या नहीं इस को देखे। तो उसको कौन देखेगा। उसको निरन्तर देखने लिए एक संसदीय समिति होना चाहिए। जैसा कल्याण सुंदरम साहब ने कहा, पब्लिक एकाउन्ट्स कमिटी की रिपोर्ट आती है पी० यू० सी० की रिपोर्ट आती है, लेकिन जहाँ भी गड़बड़ होती है उन पर कोई कार्यवाही नहीं होती। उससे कोई लेना देना नहीं। लेकिन जहाँ कहीं खराबियाँ है वह तो देश को जरा के सामने आती है यह खराबी है, यह कमजोरी है और देश को जनता देखती है कि इस देश को जो संप्रदाय है, उसकी जो संसदीय समिति है उसका प्रतिवेदन सहज होता है। संसदीय समिति इन पर छावनी करती है, इसका राजनीति से कोई मतलब नहीं होगा। संसदीय समिति निगम भाव से निगरानी रखती है।

अभी महन्त जो कह रहे थे कि किसानों को, देश के ग्राम पैदा करने वाले मजदूरों को देखने वाला कौन है? ये तो जन्म से ही कोचड़ में पैदा हुए हैं, कोचड़ में ही पढ़े, कोचड़ में ही सँभले, कोचड़ में ही इनकी देह, इनके ता, इनके नर और इनकी हड्डियाँ नर्तेंगी, लेकिन इसको देखने वाला है कौन? इनके लिये बोलने वाला है कौन? जो बैंक चलाने वाले अधिकारी हैं ये उसको न जानने वाले हैं, न पहचानने वाले हैं क्योंकि उनका जन्म न गाँवों में हुआ है, न वे गाँवों में पढ़े हैं। वे तो कूलर, पंखे, एयरकंडीशन और फाइबर ग्लास होटलों में रहते हैं। बड़े-बड़े जो आफिसर हैं, मैं भ्रष्टा जा से कहूंगा कि आज आंकड़े बतायेंगे केवल एक साल के लिए बड़े-बड़े आफिसर्स जो बैंकों के

हैं, ये जब दोरे पर जाते हैं तो कितना इन पर खर्चा होता है निकालकर देखिए। राजे महाराजे इनके आगे फेल हो गए हैं। बैंकों के जो बड़े-बड़े अधिकारी हैं ये रात-दिन बम्बई, कलकत्ता, मद्रास, दिल्ली हवाई जहाज पर चढ़कर जाते हैं और बड़े-बड़े होटलों में ठहरते हैं। पैसा सरकार का जा रहा है। बैंकों के पास पैसा है चाहे पानी की तरह वे बहा रहे हैं कौन देखता है। जरा आप आंकड़े निकाल कर देखिए कि एक साल के अन्दर उन्होंने कितने दोरे किए हैं, कहां-कहां वह ठहरे हैं और कितना पैसा बहाए हैं। इनको दूसरे बड़े-बड़े अधिकारियों से साठ-गांठ रहती है। मैं एक दो आंकड़े देकर अपनी बात को खत्म करना चाहूंगा। मैंने इसको कोट भी किया है।

अगर आप हिन्दुस्तान के आंकड़े निकालकर देखेंगे तो जितने बड़े बड़े पूजोपति हैं, इनके कारखाने जो चलते हैं, इनमें पैसा कौन देता है? कोई पूजोपति अपना पैसा लगाकर कारखाना नहीं चलाता। हिन्दुस्तान के अन्दर, भारत की सरकार ने स्वीकार किया है इस सदन में। मैं 25 अगस्त, 1981 के शतांशकित प्रश्न सं० 729 का जिक्र कर रहा हूँ जो सरकार ने इसी राज्य सभा में पेश किया है, उसके मुताबिक मैं कहता हूँ जिसमें बिड़ला महाराज की कंसोर्ज का हिसाब दिया गया है।

बिड़ला को एक कंपनी है वाली जूट मिल कंपनी लिमिटेड। इसमें बिड़ला महाराज का शेयर है। 0.58 परसेंट और वित्त मंत्रालय की पूँजी लगी है। 21.43 परसेंट। भाग्य कामर्स इंडस्ट्रीज लिमिटेड में बिड़ला की पूँजी है 1.64 परसेंट और सरकार की पूँजी लगी है 31.90 परसेंट। इसी प्रकार से बिड़ला

[श्री हुसमदेव नारायण यादव]

की एक कंपनी है बिड़ला जूट मैन्यु-
फैक्चरिंग कंपनी लिमिटेड जिसमें उनकी
पूंजी है 4.60 परसेंट और वित्तीय
संस्थानों की पूंजी है — 15.42 परसेंट ।
हिन्दुस्तान मोटर्स जिसकी एम्बेस्सर कार
में हम चढ़कर चले हैं, उसमें बिड़ला
की पूंजी है 0.84 परसेंट और वित्तीय
संस्थानों की पूंजी लगती है 19.03
परसेंट । इसी प्रकार इंडिया स्टील कंपनी
लिमिटेड में बिड़ला की पूंजी है
0.80 परसेंट और भारत सरकार की
पूंजी लगी है 23.05 परसेंट । केशोराम
इंडस्ट्रिज एण्ड काटन मिल्स लिमिटेड
में बिड़ला की पूंजी लगी है 0.22
परसेंट और भारत सरकार की पूंजी लगी
है 23.38 परसेंट । मैं एक दो नहीं इस
प्रकार के अनेकों आंकड़े दे सकता हूं
जिनमें बिड़ला की कंपनियों की संख्या
73 है जो भारत सरकार ने आंकड़े
दिए हैं । मैंने उनको निकालकर देखा है ।
इसमें आधी से अधिक कंपनियां ऐसी
हैं जिनमें सरकार की पूंजी 20 प्रतिशत
से ज्यादा है और बिड़ला की पूंजी 2
प्रतिशत से अधिक नहीं है । जमा करें
हम, पेट काटें हम, कपड़ा कम पहने
हम, हमने कहा जाता है बचत करो,
बचत करो, बचत करो और पाकिटमारी
करते हैं ये । हमको कहते हैं बचत करो,
बैंकों में जमा करो और सब पैसा लेकर
बिड़ला के कारखानों में लगा दो और
बिड़ला सारा पैसा लेकर करोड़पति,
अरबपति बन बैठा है । तो जब वह
बढ़ता है तो तुरंग की चाल से बढ़ता है ।
श्री राकेश शर्मा का नाम लिया जा रहा था ।
राकेश शर्मा जो उड़ने वाले हैं वह भी उतनी
तेजी से नहीं उड़े होंगे जितनी तेजी से यह
उड़ते हैं । 1972 में बिरला की पूंजी थी
579.40 करोड़ रुपये, 1977 में 1070.20
करोड़ रुपये और बढ़ी होती है 72 से 77
के बीच में 81.6 परसेंट । यह पांच साल

के अन्दर 72 से 77 के बीच में बिरला की
पूंजी बढ़ती है । 81 फीसद । टाटा की पूंजी
बढ़ती है 66 फीसदी । मफतलाल की बढ़ती
है 55 फीसदी और जे० के० सिंहानिया की
बढ़ती है 120 परसेंट, थापर की बढ़ती है
58 परसेंट । इसी प्रकार से भिवांडे वाला की
बढ़ती है 312 परसेंट, लार्सेन एंड टाउब्रो की
135 परसेंट और मैकनल एंड मैगोर की
बढ़ती है 104 परसेंट । महिन्द्रा एंड
महिन्द्रा की 114 परसेंट पांच वर्ष के अंदर ।
वहां से पूंजा आई ? किसी की पूंजा है ?
पैसा दें हम और पूंजा बढ़ रही है इनकी
300, 400, 500 परसेंट के हिसाब में ।
गांधी वाले पैसा लगाते हैं और पूंजा बढ़ती है
इनकी । इसलिये हम कहते हैं कि संसदीय
समिति बनायी जाय जो इस पर निगरानी
रखे । गांधी वाले पेट काट कर पैसा देते हैं
लेकिन वह पैसा ये लोग कहाँ ले जाते हैं ?
क्या वह पैसा बेरोजगारों के लिये लगाया जा
रहा है ? क्या वह 20 सूत्री कार्यक्रम के
अन्तर्गत लगाया जा रहा है ? नहीं, यह पैसा
सिर्फ एक सूत्री कार्यक्रम में लगाया जा रहा है ।
“बिरला टाटा तेरा नाम सबको परमिट दे
भगवान ।” मैं इसलिये आप से प्रार्थना करता
हूं इतनी पूंजा बढ़ाने का जो काम किया है,
मुनाफा कौन खाता है, यह आप जानते हैं,
यह बिरला, टाटा ही कर रहे हैं । मैं केवल
एक बात कहना चाहता हूं कि भारत सरकार
के जरिये जो आंकड़े दिये गये हैं 1978 में,
मैं उसी में से पढ़ रहा हूं । 1978 में बिरला
की पूंजी थी 1171 करोड़ रुपये और उत्पादन
हुआ 1375 करोड़ रुपये का । मुनाफा
हुआ 99 करोड़ रुपये का । टाटा की मुनाफा
हुआ 51 करोड़ रुपये का, मफतलाल की 40
करोड़ रुपये का । इस प्रकार से जो बड़े-बड़े
लोग हैं, 20 हैं जो करोड़ों का मुनाफा
करते चले जा रहे हैं उनका कारोबार वहां चल
रहा है । मैं यह देखता हूं कि ये बड़े-बड़े
औद्योगिक घराने सरकारी पैसे से कारोबार
चलाते हैं और अपना कम्पनियों के जो डाय-
रेक्टर बनाते हैं वे बनाते हैं अपने बेटे को, पंजे

को, नाती को, चाचा को, चाची को मामा को, मामा को, मौसा को, मौसी को और जो भी उनके रिश्तेदार होते हैं सभा को डायरेक्टर बना देते हैं। सरकारी पैसा कर्ज के रूप में लेते हैं और उन पैसों से इलाज कराते हैं विदेश में जाकर, अमेरिका में जाकर, लन्दन में जाकर, न्यूयार्क, टटला, जापान में जाकर इलाज कराते हैं। अपने आप घूमते हैं, अपने रिश्तेदारों को घुमाते हैं? दुनिया को घेर कराते हैं और डिस्को डांस दिखाते हैं। डिस्को डांस में भी ऊपर वही एक आर डांस भी होता है। नंगे-नंगे लड़कियों का नाच कराते हैं। मैं नहीं जानता उसका नाम क्या होता है, शायद फिस्को, डिस्को डांस होता होगा। बैंकाक में घुमाते हैं। वह सब दिखाते हैं। उनके ऊपर पैसा पाना की तरह बहाते हैं। इसलिये मेरी प्रार्थना है कि संसदीय समिति बनाई जाये कि बैंक के जरिये बड़े-बड़े पूंज, पणियों को रुपया दिया जाता है वह रुपया जिस वारांबार के लिये लिया जा रहा है उस वारांबार में लगाया जा रहा है या नहीं, वह इसको देखे। रुपया लिया जाता है इंडस्ट्री बढ़ाने के लिये लेकिन, रुपया लगाया जाता है वहीँ और। मैं अपने दरभंगा की बात जानता हूँ। कागज के कारखाने के लिये रुपया लिया गया लेकिन कागज का कारखाना तो बना नहीं, हा उस पैसे से कई डालक्स बस खरीद ली गई जो दरभंगा से चलता है और कई और जगहों पर जाता है। आप जो रुपया देते हैं वह कागजों पर ही रहता है, उसका इस्तेमाल वहीँ और होता है। उस पैसे से डालक्स कोच बस जिसमें बंडियों लगा होता है, वह खरीद ली जाती है। वह रांच, पटना, दरभंगा और दूसरी जगह चलाई जात है। रुपया ले लो, मकान बना लो। रुपया ले लो और दूसरे काम में लगा दो। इसलिये हम कहते हैं कि संसदीय समिति बनाई जाए ताकि बैंक से जो पैसा इनको दिया जाये, बैंक के जरिये जिस काम के लिये पैसा दिया जाए वह पैसा उस काम में खर्च हो रहा है या

नहीं, वह इसको देखे। उपसभाध्यक्ष महोदया, मैं आपको क्या-क्या बताऊँ। वर्द का कहना इतना बड़ा है कि अगर कहने लगूँ तो दिल बैठने लगता है। मन होता है कि राकेश शर्मा से मिल जाऊँ और उसके साथ ऊपर चढ़कर बंभ गिराने का काम शुरू कर दूँ।

4 P. M.

टाटा पावर सप्लाय कम्पनी में टाटा की पूंजी लगी हुई है 0.61 परसेंट और भारत सरकार के वित्तीय संस्थानों की पूंजी लगी हुई है 32.40 परसेंट। और इसमें भी आगे जाइये। इंडियन ट्यूब कम्पनी लिमिटेड में टाटा की पूंजी लगी हुई है 0.07 परसेंट और वित्तीय संस्थाओं की पूंजी लगी हुई है 4.82 परसेंट। उसमें भी आगे आइये। टाटा कैमिकल्स लिमिटेड में टाटा की पूंजी लगी हुयी है 1.39 परसेंट और वित्तीय संस्थानों की पूंजी लगी हुई है 24.70 परसेंट। टाटा इन्डोनियरिंग और लोकोमोटिव कंपनी में टाटा की पूंजी लगी हुयी है 0.30 परसेंट और वित्तीय संस्थानों की पूंजी लगी हुयी है 27.42 परसेंट। टाटा की सबसे बड़ी कम्पनी टाटा आइरन एंड स्टील में टाटा की पूंजी 0.58 परसेंट लगी हुयी है और वित्तीय संस्थानों की पूंजी लगी हुयी है 37.11 परसेंट।

श्री सुशील चन्द महन्त : इस तरह से तो बिरला सबसे ज्यादा ईमानदार हैं।

श्री हुसमदेव नारायण यादव : ये एक नहीं, अनेक हैं। गोरखपुरा, सिर्हातिया के भी यही आवाड़े हैं। इनमें बड़े-बड़े लोगों की पूंजी लगी हुई है। दूसरी तरफ हमारा हालत क्या है? भारत सरकार ने स्वोचान किया है। अंतराधिक प्रश्न संख्या 725, दिनांक 24-2-81 को बताया गया है कि बिहार के सभी जिलों में जितनी पूंजी जमा है, वर्ष 1969 के दिसम्बर तक ग्रामीण क्षेत्रों में 3558 करोड़ रुपया दिया गया है। 2016 करोड़ बर्ज दिया गया। इस प्रकार जमा-

[श्री हुकमदेव नारायण यादव]

राशि में से केवल 57% कर्ज दिया गया। मैं यह इसलिये कह रहा हूँ कि हमसे कहा जाता है बचाते करो। हम लोग गांवों में पैसा बचाते हैं, बैंकों में जमा करते हैं। हमसे कहा जाता है कि गांवों में शाखाएं खोली जा रही हैं। चलो-वोराहों और मुहल्लों में कहा जाता है कि बैंकों को शाखाएं खोल रहे हैं। हम लोग पैसा बचाते हैं, बिहार का गरीब आदमी पैसा बचाता है, लेकिन बिहार को केवल 57 प्रतिशत/रुपया दिया जाता है। बिहार का गरीब किसान पैसा देता है, लेकिन गरीबों को केवल 57 प्रतिशत दिया जाता है। धाका रुपया कहाँ जाता है? बिरला, टाटा आदि खा जाते हैं। बरला, टाटा, सिद्धानिया, पदमानिया आदि पता नहीं, कितने लोग खा जाते हैं। गांवों में किसानों को खेतों के लिये पानी नहीं मिलता है, पम्पिंग सेट्स के लिये पैसा नहीं मिलता है, वोरिंग के लिये पैसा नहीं मिलता है और दूसरे कामों के लिये बैंकों से पैसा नहीं मिलता है। मैं यह बात भी कहना चाहता हूँ कि मैं पार्लियामेंट का मेम्बर हूँ और इस बात को कई बार सदन में उठा चुका हूँ। सन् 1981-82 में मेरे बड़े भाई ने वोरिंग के लिये आवेदन दिया और उसके लिये मंजूरी हुई। बैंक ने कहा कि आप व्यापारी से पूछिए। मेरे बड़े भाई ने सवा 13 सौ रुपये अतिरिक्त जमा किये। मैंने इस बारे में क्वेश्चन किया और रिजर्व बैंक से पूछा कि एक पाइप का रिटेल प्राइस क्या है? रिजर्व बैंक के चेयरमैन या किसी दूसरे अधिकारी की तरफ से जवाब दिया गया कि रिजर्व बैंक को रिटेल प्राइस या होलसेल प्राइस का पता नहीं है। जब ऐसी स्थिति हो तो आग लगा दीजिये इस रिजर्व बैंक पर। रिजर्व बैंक प्राइसेज का बुलेटिन निकलता है, लेकिन रिजर्व बैंक को पता नहीं है कि रिटेल प्राइस क्या है? बाजार में लोहा 26 रु0 फुट के रेट से दिया जाता है। लोहे के दाम बढ़े तो किसानों को पाइप मिला 24 रु0 फुट। जितनी भी कम्पनियाँ हैं,

किलोस्कर, उषा, भारत और इंडिया आदि इन सबको बैंकों में रुपया मिलता है। लेकिन सरकार को इस बात का पता नहीं है कि खुले बाजार में लोहा का रिटेल प्राइस क्या है, होलसेल प्राइस क्या है। पम्पिंग सेट की क्या कीमत है, इसका सरकार को पता नहीं है। उपसहाय्य महादया, स्टेट बैंक ने किलोस्कर इंजन किसानों को दिया है 55 सौ रुपये में, लैंड मार्टगेज बैंक देता है 60 सौ रुपये में। इसी प्रकार भारत डीजल इंजन किसानों को दिया गया 51 सौ रुपये में स्टेट बैंक और सेंट्रल बैंक के जरिये और लैंड मार्टगेज बैंक ने वही 62 सौ रुपये में दिया है जबकि वही नकद रेट पर जो किसानों ने लिया है वह 45 सौ रुपये में खरीदा है। नकद में 45 सौ, स्टेट बैंक और सेंट्रल बैंक के जरिये 51 सौ में और लैंड मार्टगेज बैंक के जरिये 61 सौ रुपये में, इसकी कौन जांच करेगा? जब हम पार्लियामेंट में हल्ला करते हैं तो सरकार की तरफ से जवाब आता है कि रिजर्व बैंक को इसके आकड़े का पता नहीं है। रिजर्व बैंक को पता नहीं है। सरकार भी पंघी बन जाती है। हम हल्ला करते हैं तो बन जाती है। अगर सरकार अंधी बनती है, बहरी बनती है तो इसके लिये एक संसदीय समिति तो जरूर होनी चाहिये जो कि बातों की जांच करे। मैं आरोप लगा रहा हूँ और चाहता हूँ कि आप इसकी जांच करें। रिजर्व बैंक कहता है कि पता नहीं है। एक स्ट्रेनर जिसकी कीमत खुले बाजार में 150 रुपये है वह किसानों को दिया गया 255 रुपये में, बिहार के अंदर। कितना लूटेंगे? एक किलोस्कर मोटर में, उसकी दिल्ली में क्या कीमत है और बिहार में उसकी कीमत ले लीजिये तो आपको पता चलेगा कि एक डीजल इंजन मोटर पर बैंकों के जरिये जो किसानों को दिये गये हैं उन पर 15 सौ, 16 सौ, 18 सौ रुपये लिये गये हैं। सब्सिडी आप देते हैं। आप चाहते हैं कि जनता आपकी जय-जयकार करे। मैं जब कहता हूँ तो आप कहते हैं कि हुकमदेव नारायण विरोधी हैं इसलिये बोलता है। मैं इसका

विरोधी नहीं हूँ। मेरी इसमें दिलचस्पी है कि सरकार जनता के लिये जो योजना बनाती है, सरकार जिस चीज के लिये जो पैसा देती है जिनके लिये वह दिया जाता है, जिनका हक है उनको मिलना चाहिये। यह हम भी देखने की कोशिश करते हैं। आपकी सरकार है और सरकार जो पैसा किसानों के लिये देती है उसका वे फायदा उठाएँ। सरकार 80 प्रतिशत सब्सिडी हरिजनों के लिये बोरिंग के लिये देती है लेकिन बैंक वाले एक साल, डेढ़ साल तक सब्सिडी का भुगतान नहीं करते। इसके फलस्वरूप उन्हें उस पर सूद देना पड़ता है। 80 प्रतिशत सब्सिडी आप मार्जिनल और स्माल फार्मर्स के लिये देते हैं लेकिन उसका भुगतान एक-एक साल, डेढ़-डेढ़ साल तक नहीं होता और इस कारण जो उसको लेता है उसको बैंक का इंटरेस्ट देना पड़ता है। जितनी सब्सिडी नहीं देते हैं, उससे अधिक बैंक का इंटरेस्ट हो जाता है। इसलिये मैं कहता हूँ कि इन सारी बातों की जाच के लिये एक संसदीय समिति बनायें। बैंक के जो बड़े-बड़े अधिकारी हैं वह आपको धोखा दे रहे हैं। वे बड़े लोगों पर हाथ नहीं उठाएँगे। आप उनके कागज निगाल कर देख लीजिये। दरभंगा में के० डी० बागला हैं। मैंने उनके बारे में पार्लियामेंट में प्रश्न उठाया था। मे दरभंगा स्टेट बैंक में जाता रहता हूँ। वहाँ से मैंने बहुत से लोगों को ट्रैक्टर दिलवाये हैं। मैं उनका पैसा वसूल करके वहाँ देता हूँ। मैंने वहाँ पूछा कि जिनके ट्रैक्टर दिलवाये गये हैं उनमें किन-किन का पैसा बकाया है। वहाँ के जो मैनेजर थे वह मुझ से कहने लगे कि के० डी० बागला का क्वेश्चन जाच के लिये आया था। के० डी० बागला पर बैंक का रुपया बकाया है और केस चल रहा है कोर्ट में। बैंक से रुपया ले लिया और उसको हज़म कर गये। अब दूसरा बैंक उनका कर्जा दे रहा है। एक बैंक का रुपया बचा रहा है और दूसरा बैंक उसको क्लाइन्स कर रहा है। स्टेट बैंक के मैनेजर ने

कहा कि समस्तीपुर में मेरी आपत्ति करने पर भी फ्लोर मिल के लिये के० डी० बागला को रुपया दिया गया। दरभंगा में स्टेट बैंक का कर्जा उस पर बाकी है, गोलमाल किया और उस पर केस चल रहा है और बैंक आफ इंडिया ने उसको कर्जा दे दिया। अदालत में उसके विरुद्ध केस पड़ा हुआ है, तीन साल से, चार साल से, पांच साल से अदालत में केस पड़ा हुआ है। स्टेट बैंक के मैनेजर ने कहा कि बिना घूस दिये काम नहीं चलता है और पूंजिपति जाते हैं और वहाँ पर हम लोगों को मात दे देते हैं। इसलिये मेरा निवेदन है कि सरकार को इन सारी बातों पर गहराई से सोचना चाहिए। अगर सरकार चाहती है कि बैंक सुचारु रूप से चलें, उनकी दिशा ठीक हो, उसकी दृष्टि ठीक हो, देश के गरीबों को ऊँचा उठाने की इच्छा हो, 20 सूत्री कार्यक्रम को सफलता पूर्वक चलाना हो, आप अपनी सरकार की सब जगह जय-जयकार कराना चाहते हैं, गरीबों की झोपड़ी में रोशनी करवाना चाहते हैं तो इन चीजों को ठीक करिये। अगर राजनैतिक दांव-पैच में हमारी बात आपको ठीक न लग रही तो भगवान करे ऐसा ही हो ताकि आपके अपयश में वृद्धि हो और आपके वोट कटकर हमारे पास आ जाये और हमें वहाँ बैठने का मौका मिले। लेकिन अगर आप चाहते हैं कि यह जो घटनाएँ हैं यह जो तकलीफें हैं गरीबों की, बेरोजगारों की, युवकों की, किसानों की, हरिजनों की आदिवासियों की तो जों पैसा आप इनके लिये योजनाएँ बनाने पर खर्च करें वह इन्हें मिले वह पैसा आज टाटा, बिड़ला, सिंहानिया, पदमानिया, उनडनियां, गोयनका ये लोग खाते चले जा रहे हैं। एक ही बात और, दिल्ली में आप फाइव-स्टार होटल बना रहे हैं, छह होटल परियोजनाओं का पांच-सितारा, एक नहीं, दो नहीं, तीन नहीं, चार नहीं, पांच नहीं—कभी पांच

[श्री इरुमदेव नारायण यादव]

पांडव हुए थे, आज पांच-सितारा परियोजनाओं को 43.60 करोड़ रुपये देने की जो योजना है, उसमें आपने उन होटल वालों को दिया है। 146 करोड़ के प्रोजेक्ट हैं जिसमें 43-44 करोड़ रुपया पांच-सितारा होटल बनाने के लिए दिये हैं। पांच-सितारा होटल बनाने के लिए बैंक के पास रुपया है, लेकिन हम कहेंगे कि पावर-टिलर के लिए पैसा दीजिए; तो नहीं मिलेगा।

मेरा बेटा मैट्रिक पास करके अपनी खेती करना चाहता है—मैंने प्रणव बाबू को पत्र लिखा, प्रणव बाबू ने कार्यवाही के लिए भेजा हैं। मेरा बेटा मैट्रिक पास करके कहता है कि और कुछ नहीं करेंगे, हम अपनी खेती करेंगे, अपने बाप-दादा के पेशे को करेंगे।

मैंने बैंक के पास अप्रोच किया कि इसे पावर-टिलर के लोन दो—शिक्षित रोजगार योजना के अन्तर्गत—उन्होंने कहा कि पावर-टिलर के लिए कर्जा नहीं देंगे। मैट्रिक पास अगर गांव के किसान का बेटा पावर-टिलर लेना चाहता है, ऊंट लेना चाहता है, हल लेना चाहता है, बैल गाड़ी लेना चाहता है, तो शिक्षित बेरोजगार के अन्तर्गत बैंक के अधिकारी कहते हैं कि इसमें हम कर्जा नहीं देंगे। मिलेगा किसके लिए? मशीन खरीदें, एक पाई के बदले में सात पाई भुगतान करो, बीच में हमें कमीशन मिलेगी, बीच में हम कमीशन खायेंगे, दलाली का माल खायेंगे। इसलिए तुमको उसमें देंगे, फैंक्टरी बिठायेंगे, तो देंगे, मशीन खरीदेंगे, तो देंगे, व्यापार करो, तो देंगे, लेकिन खेती के लिए नहीं देंगे, पावर टिलर के लिए नहीं देंगे। इनके लिए वह किसानों को लोन नहीं दे रहे हैं, परेशान कर रहे हैं। वह गरीब हैं—(समय की घंटी)—

मजबूर है, बलहीन हैं, धनहीन हैं वाणी-हीन है।

इसलिए मैं निवेदन यह कर रहा हूं कि जो माननीय कल्याणसुन्दरम् जी ने प्रस्ताव रखा है, यह सरकार के हित में है, सरकार के विरोध में नहीं है। आप एक संसदीय समिति बना दीजिए, जैसे पब्लिक अण्डरटेकिंग कमेटी, पब्लिक अकाउण्ट्स कमेटी बनाने की प्रक्रिया आप तय करते हैं वैसे ही बनाइये।

हम लोगों को कुछ करना नहीं है, लेकिन एक पार्लियामेंट की संयुक्त समिति लोक सभा, राज्य सभा की, पब्लिक अण्डरटेकिंग कमेटी जैसी है, उसी तरह बैंक पर निगरानी, उनके कार्य-कलापों को देखने के लिए, उनकी दिशा ठीक है कि नहीं हैं, उनका काम ठीक है कि नहीं, आप जिनको पैसा देना चाहते हैं, वहां तक उनको पैसा मिल रहा है कि नहीं; यह देखने के लिये बनाई जाये। वह यह कि बड़े अफसर आपके नियन्त्रण में हैं कि नहीं, इसको देखने के लिए एक संसदीय समिति बनाइये जो जनता के पैसे पर जनता की जो संस्था है, उसका सीधे नियन्त्रण और निगरानी रहे।

हम तो केवल सिफारिश करेंगे, सरकार का काम होगा उसको देखना। इन्हीं बातों के साथ मैं श्री कल्याणसुन्दरम् जी के प्रस्ताव का समर्थन करता हूं और इस सदन से अपील करता हूं, सरकार से भी अपील करता हूं कि सरकार भी इस पर सोचे, इसमें कोई विरोध, प्रतिष्ठा-अप्रतिष्ठा का सवाल नहीं है। सरकार को भी इस प्रस्ताव को मान लेना चाहिए। अगर आप तैयार नहीं हो, तो इस प्रस्ताव को लेकर प्रधान मंत्री जी के पास जाएं, कैबिनेट स्तर पर बहस हो, प्रधान मंत्री जी और कैबिनेट इस पर बहस कर लें

और उनको भी अगर वह प्रस्ताव अच्छा मालूम पड़े, तो सरकार को जरूर इस प्रस्ताव को मान लेना चाहिए। यह किसी दल का सवाल नहीं है, सरकारी नीतियों का सवाल है।

मैं इस प्रस्ताव का पुरजोर समर्थन करता हूँ।

PROF. C. LAKSHMANAN (Andhra Pradesh): Madam Chairperson, I rise to support the Resolution and request this august House to constitute a Committee on the lines of the Public Undertakings Committee and so forth to oversee and overview the working of the nationalised banks.

I would like to confine my points mainly to three or four uncovered areas. I would like to deal with the administration, transfers, fixed deposits, overdrafts, loans, withdrawals and, finally, the policy of recruitment and management of the banks. In these areas it is my considered opinion that the banks have been malfunctioning. They have not been functioning the way in which they ought to function with the result that the benefits that accrue out of these nationalised banks are not reaching the people. Madam Chairperson, I would like to draw your attention to a simple fact—the amount that has been spent on the administration of these banks since nationalisation. There had been a competition between these nationalised banks themselves in getting the so-called facilities for the various branches of these nationalised banks. If one nationalised bank asked for an interior decorator of the finest order to look after a new branch or an old branch, another nationalised bank competed with it going in for a better decorator. I am not talking cock and bull stories. That has happened in a period of time, with the result that the money that ought to have been spent for the welfare programmes, for the betterment of the people for the development processes

has been spent for luxurious, wasteful administrative purposes. Therefore, there has to be a body which oversees, there has to be a body which can report back to the people, and that body has to be a body of Parliament.

Then I would like to deal with the overdrafts, loans and withdrawals. Madam Chairperson, it is only a recent memory how a particular nationalised bank was prepared to give sixty lakhs of rupees on the basis of a phone call which has been subsequently denied by the persons concerned. Sixty lakhs of rupees were given to an individual. On the other hand, if a poor savings bank subscriber over-writes his name on a cheque for Rs. 10, he is called and asked why it has been done. So he has to give a new signature, and so on and so forth. For sixty lakhs of rupees in these nationalised banks there had been no rules which govern the way in which money had to be withdrawn, but for ten rupees this is the rule. Similarly, if a poor man a man who is lowly placed, wants to have a little loan, there are many difficulties, about which there has been a lot of discussion in this House. Therefore, I do not want to dwell on this point. There is the problem of collateral security; there is the problem of credibility, reliability, and so on and so forth, of the person seeking the loan. But, on the other hand, if those who belong to the rich classes want any amount of loan, that is being given without any qualms on the part of these nationalised banks. Therefore, there has to be some body which oversees, there has to be some body which over-views, there has to be a body which has a capacity to have a check and a counter-check on the procedures that are being followed by the banks. Therefore, I plead that there is need for such a Parliamentary committee.

mentary Committee

[Shri C. Lakshman]

Thirdly, Madam, since we are dealing not merely with the financial aspects of the banking but also with other aspects, I would like to bring to the notice of this august House the entire gamut of the problem of transfers, the entire problems of trade unionism. If a particular person is outspoken, if he points out a mistake on the part of the bank manager, he will be put in a very heavy branch or he will be transferred to a place where there are no facilities for his children and for his wife. Therefore, the entire transfer policy of various nationalised banks has been, to say the least, very vindictive. It has not been based on any principles of justice; it has not been based on principles of efficiency; it has not been based on equity. It has been based on whims and fancies of those who are at the helm of affairs. Therefore, I plead with this august House to have a body which can look into it, which can give confidence to the umpteen workers at different levels working in these banks—the confidence that their grievances will be met, the confidence that their demands will be attended to and that justice will be done to them. In the present existing structures as they are today in these nationalised banks there is no way of correcting it. I know umpteen number of cases where this type of vindictive policy of transfers has been effected. Therefore, Madam Chairperson, I would on this point say that there has to be a Parliamentary committee. Then, coming to the question of fixed deposits, we have 15 nationalised banks, and these 15 nationalised banks compete with one another as though they are in the private sector. If we look at the total amount which has been accruing as a result of the fixed deposits, I may not be very mistaken if I say, there may not be a substantial rise. Each bank competes with the other as though they are rivals, they are trying to undermine each other, with the result, what is hap-

pening is, an umpteen number of incentive schemes have come up in the nationalised banks. Somebody may be given this gift, somebody may be given that gift, something will be given to these people and something else will be given to somebody else. That is the way in which the nationalised banks of the country are competing with each other and trying to loot people in the name of incentives being given on fixed deposits. The fixed deposit from one bank will be taken out and deposited into another bank to take one facility, and again it will be taken out of that bank and put into some other bank to draw another facility out of it. In this way, there has been a continuous vicious circle of drawing benefits, of drawing facilities, of drawing advantages. For the sake of mopping up deposits, every time there has been a deposit mobilisation programme, these banks have been competing with each other. Therefore, Madam Vice-Chairperson, I plead that there is need for a Parliamentary committee which can go into such aspects.

Finally, I would like to deal with the problem of recruitment and management. All these nationalised banks have established big schools of management, and the officers, whomsoever they want to favour with a three-star hotel treatment or a five-star hotel treatment, will be sent to these schools run by these various nationalised banks. They are just places of comfort. They are places where they will chit-chat, they will spend their time. But I am constrained to say that nothing much is learnt. Let there be a committee which goes into all the efficiency of all those people who have undergone those various management courses, and see whether the efficiency of those people has gone up, whether the efficiency of the branches which are under their control, whether the efficiency of the activities under their control,

has really gone up as a result of these training courses which have been given to them in these management institutions attached to these banks. Therefore, Madam Vice-Chairperson, I would like to plead with this House that there should be scrutiny, there should be examination, there should be assessment, there should be overseeing, there should be overview of the things that are happening in different aspects of these banks which are spread all over the country. As a result of that, I am pretty confident that the performance of the banks will go up. If the performance of the banks does not go up, I will be the last person to plea for it. There is bound to have an effect of some organisation which is representing the highest body of this country, overseeing it.

So, in view of the various things which I have mentioned and the various things that have been mentioned by various Members in this august House, I once again plead with those who are responsible for it, to accept the suggestion of Shri Kalyanasundaram and set up a committee of Parliament on the lines of the Public Undertakings Committee.

Thank you.

SHRI R. RAMAKRISHNAN: Madam Vice-Chairman, at the outset, I must thank my colleague, comrade Kalyanasundaram, for having been present here today to move this Resolution. As you know, three Private Members' Resolutions have been listed for today. The first is by Shri Ram Pujan Patel, which deals with upliftment of the masses subsisting below the poverty line and where he has stated that even after spending thousands of crores of rupees, the Government has unfortunately failed. Perhaps, this was a little embarrassing, and Shri Ram Pujan Patel was not present.

The second Resolution was about corruption in high places, which would

have really made a very interesting discussion, but even that gentleman is not present.

SHRI GHULAM RASOOL MATTO (Jammu and Kashmir): By accident or by design?

SHRI R. RAMAKRISHNAN: That, I do not know. But at least comrade Kalyanasundaram, whether he was prepared for it or not, has been present and has initiated a very important Resolution which I fully and wholeheartedly support.

Madam Vice-Chairman, last year in the United States of America the mighty economy of the world, hundreds of banks were wound up. Fortunately in India we did not have that position yet. Many decades ago, the Hanuman Bank closed down, followed by the last big bank in the private sector, on which there was a run and which closed down, the Palai Central Bank. Fortunately after that we have not had any banking failures. Added to this was the bank nationalisation in July 1969 which has had its both advantages and disadvantages. I am only happy that the Government of India has at least been able to contain this very threat which is there in other economies of the world.

Only recently our erstwhile Member of this very House Mr. Era Sezhiyan who was the Chairman of the so-called COPLOT that is, Committee on the Papers Laid on the Table had submitted a report wherein he has commented upon the numerous bank frauds are taking place and the large-scale malpractices are also taking place in the nationalised banks. In this report which was recently laid on the Table of this House certain important suggestions have been made and one of the suggestions which Era Sezhiyan Committee—COPLOT—has made is that and I quote:

"The Committee reiterated its earlier recommendation for bringing the audit of the public sector banks under the Comptroller and

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Auditor General of India and demanded early steps in this regard to ensure a "better and higher" standard of accounting and accountability of these institutions to Parliament and people."

This is exactly what my hon. friend, Mr. Kalyanasundaram has initiated today. I further quote what the Era Sezhiyan Committee also recommended:—

"The Committee also recommended that the Government set up at the earliest a thorough and deep examination of the entire working of the public sector banks not only to strengthen the system of accounting and official functioning but also to study how far the objectives of nationalisation had been fulfilled".

So, these two important suggestions among other recommendations have been made by the COPLOT which I hope the Hon'ble Deputy Minister for Banking in the Ministry of Finance who is here will take note of and will take necessary measures

Recently, Madam, Vice-Chairman, we have been hearing very perturbing reports about the performance of our Indian banks particularly in countries like the United Kingdom. Of late, there has been a tendency to provide officers with jobs, or whatever may be the motive or even if the real motive is to get a fair share of the avenues of business which are available in foreign countries, there has been quite a good expansion in the overseas branches of Indian banks but along with the expansion there is the perturbing report of crores of rupees being given to the industrialists and other so-called rich business tycoons which are having rather a shady past or do not have proper credit-worthiness. How this has come up, I do not know. But I do not want to mention all these names and details of the Sethias and other persons interested in this and *Gadgharis* that whatever it is. This sort of interna-

tional banking fraud should be thoroughly investigated and it is not enough if the Reserve Bank officials wake up after six months or one year and also go there and stay for a period of three months or four months and submit 300 or 400 page reports. It is only throwing a good money after bad. What the Reserve Bank should do is to see that these accounts are properly monitored well in advance and they should have some system like alarm system whereby once you know that the accounting is going bad, at that time, the check should be applied. What happens now is that more bad money is thrown after the good money which has already become bad and good money is thrown after the bad money. So, the result is that Rs. 200 crores lost becomes Rs. 300 crores. Then there is *hulla gulla* in Parliament and elsewhere and ultimately the money is lost. So, this is only the tip of the iceberg what is being revealed. I hope that the Deputy Finance Minister will see that the Reserve Bank is directed to tone up, particularly in the light of the happenings in Nigeria for which the Government of India may not be held responsible but they take advantage of these frauds which are going on in that country. I hope that the poor depositors who are giving their hard earned savings in India are not put up to any difficulty on account of this.

Madam, Vice-Chairman, I would only like to give statistical figures as to how much banking has improved from July 1969 when the 14 nationalised banks were set up till today. I have got the figures up to September, 1983. In July, 1969 the 14 nationalised banks had among themselves 8,321 branches. Today we have upto the end of September, 1983, 42,738 branches all over India. This is a welcome feature. But on this I would like to comment one thing. There is unhealthy expansion of these branches and many banks are competing just for the sake of

going out to rural areas which I welcome. The rural poor must also get this facility. But there is no meaning in two or three big banks competing in one small village where there is only potential for one bank. The Reserve Bank should see that only certain banks which are having a particular nexus to that place are alone given the licence, or for the sake of competition, one more bank can be allowed. But four or five banks going to the same rural area where there is no scope for more than one, is meaningless and it costs a lot on overheads and establishment. This should be avoided.

Similarly, the deposits have grown from about Rs. 5,000 crores in 1969 to about Rs. 60,000 crores at the end of 1983. This is really a twelve-fold or thirteen-fold expansion in bank deposits, which is welcome and which speaks to the credit of these banks.

Similarly, the advances which were Rs. 4,000 crores in July 1969 have gone up to nearly Rs. 40,000 crores and I hope that some of these advances will be good advances and not the type of advances which we are hearing about now.

This is the progress which our banks have made. Of course there are many things to be said for and against nationalisation. Recently the Minister himself admitted that some of the smaller banks in the private sector are also doing good business and they are competing with the big banks. I think it will be a good experiment if these banks are not taken over. Once they cross the Rs. 100 crore Rs. 200 crore mark, it has been the policy of the Government to take them over. If there is to be a spirit of competition—just like the case of Air-India and Indian Airlines which are getting business because of their monopoly—I think you should allow this dichotomy to continue for some more time so that your own banks are able to learn some lessons.

Now, I would like to comment on

that giant which is a law unto itself, the State Bank of India. Today it has become such a giant monolith that it has over 6,000 branches with absolutely no questions asked. I do not think that even the Chairman or the Managing Director of the State Bank of India will know what the real position is. And many of these balance-sheets of the banks, as you know, Madam Vice-Chairman, hide more than what they reveal because of the special laws which are applicable to the banking sector. They are allowed to have a lot of inner reserves. In those days it was good for the banks to have some secret reserves. Today, on the contrary, what is happening is that I am told reliably that the State Bank of India is drawing from the inner reserves and taking it into profit in order to show a good working. This is a serious situation which can never be countenanced by any person who does a healthy scrutiny. Therefore I would like the hon. Minister to see that the State Bank's growth is curtailed. It has now developed certain specialities. Let it function in those fields. But please see that the State Bank of India does not expand its branches any more; try to prune or cut it down and put it on a rational working basis. Now if ever this committee which Comrade Kalyanasundaram is pleading for—and we are supporting him—is set up and it takes up for study the State Bank of India, it will take at least one decade to study the performance of the State Bank. There is so much which will come out. There is an old saying in Tamil—"Kinaru vetta bhootham kilambiyathu". It means that when somebody started digging a well, from that well a lot of ghosts started coming out so that the man thought that he would have rather not dug the well in the first place. So, this committee, if it ever sees the light of day, must take up for study the State Bank of India which is full of so many ghosts and skeletons in the cupboard that even the Finance Minister and his deputy will be surprised if they are there at that time.

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I will mention a few more things. Recently, I am told, the nationalised banks are going in for fresh lines of business, which is welcome. Today there is a mushroom growth of leasing companies. I hope the banks will go there and cash in on the boom. But once you start the leasing business, you must take care that the persons who are asking you for lease finances in machinery or assets do not leave the banks holding asset of dubious value after one year. With the latest advancement in technology, particularly in the field of electronics, these banks can easily be duped and they will be left holding a lot of machinery and other things which they will not know what to do with. So a little more care should be taken by the banks before things of this sort are encouraged.

Then I come to the posting of bank officers and clerks. A person from Tamil Nadu, just in the name of national integration, when he is recruited in the bank as an officer or clerk, is posted somewhere in Assam where he does not know the language. Similarly a man from Punjab is posted in Tamil Nadu. That is all right for all-India cadres like the Indian Administrative Service and the Indian Police Service. To apply this sort of logic and to post persons who do not know the language or the terrain at far away places is meaningless, and this calls for a total examination. Similarly, several reports like the Pillai Committee report, the Raj Committee report, have been submitted about the working of banks and the service conditions of officers. These require a constant review. But it took about ten years for the Government to accept the Pillai Committee report and implement it. Since there are a lot of misgivings among the clerks and the officers whom there are some reports, Mr. Poojary is against, but for good reason, I would request the Government to review this constantly.

I would like to say something about the way the banks function. Today if a person wants to take something, some money, from the bank he should try to impress upon the officer, entertain him in five-star hotels, and he can easily get a crore of rupees. But if a genuine businessman wants to get Rs. 2 lakhs or Rs. 3 lakhs or Rs. 5 lakhs for his business or a small entrepreneur wants a little loan for his small enterprise, or a small trader needs help, he will not get the money. The bank officer, the clerk and the manager will ask 101 questions before even they think of releasing a portion of the money. But some of the big business tycoons who keep these bank officers in their pockets can take a few crores of rupees and after that the bank chairman will be sitting all the time in the house of that tycoon to recover that money. This is the way our Indian banks are functioning. This is a matter which has to be looked into and corrected. If the Minister wants details of such big tycoons who operate in this way, I can give him the details if he comes to me, because I am not interested; I can only give him a warning signal.

Finally, before I conclude I would like to say that the motive of this resolution is really laudable. In fact, the Public Undertakings Committee itself once pointed out to see whether they could, by a resolution of Parliament or by talking to both Houses of Parliament start examining the banks. But then, even at the time of formation it was specifically stated that that was not what they were meant for. Even as it is the Public Undertakings Committee has not been able to examine in detail the General Insurance Companies which are now being nationalised. And this will itself reveal very many interesting things. So this would be absolutely essential and I commend Mr. Kalvanasundaram's resolution and ask the Government to look at it in a very objective manner; just because an Opposition Member has moved it, please don't phoo-phoo it. Kindly

think it over objectively and I am sure you will accept it sooner or later.

SHRI SHRIDHAR WASUDEO DHABE (Maharashtra): The resolution which my friend, Mr. Kalyanasundaram, has moved has a very laudable objective and I support it. There is a feeling even in the Public Undertakings Committee—I had worked on that Committee for some time—that there are a large number of public undertakings and that more than one Public Undertakings Committee is necessary if we really want to do justice and examine the working of the public undertakings. If the principle applies to the Public undertakings that there should be public scrutiny and parliamentary control, it is more important and necessary that there should be parliamentary control over the financial institutions also. There is, of course one difficulty which the Government always points out, and that is, that banks have to do business all over the world and that the creditworthiness or the credit policy of the banks may be affected if such committees are appointed and inquiries are held. But this is begging the question because what is suggested is a Standing Parliamentary Committee so that they will issue guidelines and they will have an effective control over any mischief or fraud being committed by the bank. It will certainly help in the healthy growth of the bank. As things stand at present, we cannot even discuss many of the things. It is always said that it is a secret and that it cannot be divulged. It has been found after nationalisation of the banks that the nationalised banks give more loans to private companies and many private companies are thriving only on the assistance of the public financial institutions. Many loans are given even without a security or pledging of goods by the bank. They manage to get the loans, though there is no guarantee of getting back the money. Though they may not be credit-worthy, loans are given to them.

It has also been found that there were many irregularities in the functioning of the Punjab National Bank. It has also been found during our discussion here that even the administration of banks is not being done as per the rules. Many a time the Chairman are not nominated as soon as vacancies arise. Workers' nominees are not changed for years though the period stipulated is three years. Even after three years trade unions are not asked to make any fresh nominations. It is also not decided which trade union has to nominate the person. Workers' nominees are not there in many banks. Officers' nominees are also not taken into the Board. Many Boards are functioning without full complement. It has also been the demand of workers that the workers' nominee should be elected. In banking industry which is an organised sector there is no difficulty in implementing this principle.

My friend was talking about recruitment. In this country the recruitment agency or the Banking Service Commission has become an agency to tax unemployed people. When the Banking Service Commission was constituted it was not the intention that it would earn lot of money. If a person has to make an application, he is charged Rs. 40/-. Those who apply after giving this fee are not even called for interviews. In such cases I do not know why the money collected is not made refundable. A large amount is collected by them from the unemployed people without paying any interest on this amount. Banking Service Commission is a big affair. It requires decentralisation and also people should not be charged anything for just making an application. In fact everybody should have the right to apply to any public sector undertaking.

These nationalised banks have become another class in the banking system. After so many struggles some

[Shri Shridhar Wasudeo Dhabe]

wage agreements have been reached in the banking sector. But in the rural banks the staff are paid much less. They are paid on par with the State Government employees. The pay-scales are thus not uniform. This will create a large number of categories drawing different scales of pay. In fact there is no justification in giving them lesser pay. It is not an easy thing to go and work in rural areas. You know medical graduates are not willing to go and work in rural areas. Here you are giving these bank employees low pay-scales. It is very essential that proper pay-scales are given to these employees. Administration of the banks in the proper way is very vital for the health of the economy and also for the growth of the economy. From that point of view, we have to consider certain things which are taking place these days. I am having in mind the looting of banks on a large scale which is going on in the country now. Every day we get some news that some bank is looted. It is not known whether the banks are insured against such dacoities and thefts and it is not known to us. Who suffers on account of this? I think more than a crore of rupees must have been looted during the last one year from the different banks in the country. Now, who is responsible for this? Who suffers? Whether there is any insurance or not, we do not know. What security measures are taken? Secondly, the complaint of the public is that, today only in our country the banks are not efficiently administered. If you want to encash a cheque, it takes at least about twenty to thirty minutes for you to get it encashed. It takes that much of time for an ordinary customer. In any foreign country, our experience is that you give the cheque and you get the money immediately. They say that this is much easier though the expenditure on the maintenance of staff is a little higher. Therefore there is a lot of scope for improvement in the banking system which will be necessary for

protecting the interests of the customers. For this purpose, it is very essential that there is proper control over the banking system which is vital to our economy and merely leaving it to the Reserve Bank of India and the Finance Ministry is not sufficient and, therefore, the Resolution which has been moved has a very laudable objective and I hope the Minister will accept it. Thank you.

SHRI KAMALENDU BHATTACHARJEE (Assam): Respected Chairperson, thank you for giving me the chance to speak something on the Resolution moved by the honourable Member of the Opposition, Shri Kalyanasundaram. Now, it appears to me, as also it appears to all of us, that what the honourable Member, Shri Kalyanasundaram, wants to do by moving this Resolution is that a Parliamentary committee should be constituted to scrutinise, to inspect, and to supervise the activities or, the malpractices which he has referred to, which are going on in the banks. He feels that something very serious is going on in the banks as if God is not in His heaven and everything is wrong in the world. I would like to convey my thanks to Mr. Hakimdeo Narayan Yadav for very loudly—he is not here at present—pointing out the mismanagement in the banks. I admit that performance of the banks in the country, the nationalised banks in the country, is not that satisfactory and their performance is not that much up to the mark, and none can deny that. But it is my humble submission that so far as their performance is concerned, the picture of their performance is not as dismal or as gloomy or as seamy as they have tried to depict it to be. I would admit that there is much scope for improvement, there is room for improvement. But the picture is not that bad as they have tried to depict it to be.

Now, we all know that the banks were nationalised in 1969. It is a matter of common knowledge that the banks were first nationalised in 1969,

and, at that time, Mrs. Indira Gandhi did it. Of course, the Opposition parties, as Mr. Kalyanasundaram has pointed out, the leftist parties had been pressing for the nationalisation of the banks and they were pressing that the banks should be nationalised at the earliest opportunity and they were nationalised and at a later stage, some more banks were also nationalised. It is a matter of common knowledge and everybody knows it. Now, I would like to point out one thing. Since their nationalisation, what has been the performance of these nationalised banks? Now, certain figures are available. When banks were nationalised, 8322 branches of these banks were there, and now this figure has risen in the vicinity of 42,000 branches, all over India.

Our respected Opposition Member, Mr. Kalyanasundaram, does not object to the principle of nationalisation. He has very correctly pointed out that what he objects to is the mal-administration, the way banks are functioning, the way loans are being given to the people, the way the banks are trying to mobilise resources and the money out of the bank given to some sections of the rich people. This is what he objects to.

Now, I would like to say that in spite of the hindrances and constraints the banks have not performed badly. Rather they have performed well. Under the IRDP scheme, which is well known and is included in the 20-point programme, bank employees and bank managers have performed well and loans have been given to a large number of people. It is also complained that banks are probably meant for big men only and there is a sort of prestige attached to the bank balance. Bank balance has got some sort of prestige attached to it. It is common idea that most of the rich people are favoured by bank officers. Now it has been pointed out and it is a matter of statistics that about 13,000 crores of rupees have been given as loans to small farmers, vendors and

many others who fall in the category of small men. But much has to be improved on that score. It is not necessary that we are honest but outwardly also we should appear to be honest. Now, it has been stated here that most of the bank officers and bank employees are dishonest and Mr. Kalyanasundaram, if I remember aright, said that those who are running the banks are 'dacoits'. I cannot subscribe to this view. It might be that some of them are dacoits and some of them might take speed money. But there is a mushroom growth of middlemen and brokers who, in the name of bank managers and bank employees, try to extract some money out of the people by hoodwinking them by saying that the bank manager wants Rs. 5000 or an employee wants Rs. 1000. And they make bank managers and bank employees scapegoats. This is a point which has got to be very clearly understood that there is a mushroom growth of brokers whom Mr. Hukmdeo Narayan Yadav has rightly called as 'dadas'; they take big slices out of this money and they put the blame squarely on the managers and bank employees. Actually, in many cases they are not to be blamed.

Now, there is the question of transfer. I also subscribe to the view that after a period of reasonable stay in certain places bank employees ought to be transferred, because if they are allowed to stay at certain places for years together they develop a sort of vested interest; they form a sort of vicious circle. They show interest in some selected persons and they will give loans only to those persons. Here an hon. Member of the Opposition has pointed out that bank employees should not be transferred. But I am sorry I am not in a position to subscribe to this view.

There is the question of attitude. I do not say that all bank managers are dishonest and all bank employees are

[Shri Kamalendu Bhattacharya]

honest. But we should not put all of them in the same category. There are some bank employees who are trade unionists and with whom the fever of trade unionism runs very high. At odd hours and at lunch, you will always find them shouting 'Inquilab Zindabad'. I do not object to their demands. I do not object to their raising slogan 'Inquilab Zindabad'. But I would like to point out to these bank employees that they should look after the national interest. To me, nation is the first and then comes 'Inquilab Zindabad'. I would be very happy if their legitimate demands are accepted. They should get their due. But there is a tendency to treat the customer as of secondary importance and their trade union interest as of primary importance. I cannot support this sort of attitude. Actually, they should try to satisfy the customer. Bank institutions are commercial institutions. They should treat the customer in the proper perspective and give them due importance. I am sorry to say that in many cases, the customers do not get the sort of treatment which they deserve. They are ignored in some cases. I would like to point out that the number of staff is insufficient in some banks. This is a great hindrance to the smooth working of the banks.

One very important point of which we should take note is about the process of taking loans. So far as big businessmen are concerned, they have their managerial staff and clerks. They can send them to the banks once, twice or thrice. They can get all the papers signed. They can sign all the forms. It is the small farmer or small man in the villages who is afraid of this red-tapism. These forms are a hindrance which stands between the loan and the small man. I would request the Finance Minister to find some ways and means to help these small persons. They are so much afraid of these forms. They would prefer taking loans from the village

Shylocks and Kabuliwalas at an exorbitant rate of interest but would never go to the bank. The saying is that when a small man wants a loan from the bank, he would have to change two pairs or three pairs of shoes. What is the reason behind it? The main reason is that the small people are very much afraid of these complicated forms. When they look at the forms, they say 'good bye' to the banks and never come back. This is an aspect which should be looked into. I would request the Finance Minister to give his attention to this matter. These forms and the procedures for taking loans have got to be simplified. The simplification of the loan-taking process will encourage more and more persons to take loans.

Actually there is another group of vested interests which is working as middlemen or the brokers. As I have already pointed out, they create a feeling among the loanees that it is the Government money and, therefore, it need not be returned. Once you take the loans, the money is yours once for all. Give me my share and give me my dada's share and also the share of the bank employees. Thus, they create a feeling among the borrowers that bank money is not to be returned. This is a very very bad tendency. We must take a very serious note of these people (Time bell rings). After all, the bank money is the national money. If bank money is not returned in time, our national interest will be jeopardised seriously. We must take proper note of it. This mushroom growth of brokers has got to be checked. I would request the hon. Finance Minister to take some positive steps to stop the activities of such persons who want to create a wrong impression in the minds of the ignorant villagers that once you take money from the banks, it is yours for good. Last of all, before I conclude, I

5.00 p.m. would like to say that the number of bank branches in my State, that is in Assam, is not that satis-

factory. I would request the hon. Finance Minister, as I requested him on an earlier occasion, that the number of bank branches in my State of Assam should be increased. I know that licences have been issued for opening up of nine new branches in Assam and it has been cleared at the Reserve Bank level. So, I would request the hon. Finance Minister, through you, Madam, that this should be immediately taken up because my State is predominantly a backward State. It is economically backward. And the people there are agitating. The reasons are more of an economic nature than political. And if this problem is resolved at the economic level, political discontent will disappear in no time.

Before I conclude, I would say that there is a scheme in the banks for giving scholarships to meritorious students. And this scheme is not that well implemented in my State. There are many meritorious students in my State. They are poor. They have got high hopes. But their hopes are nipped in the bud. They do not get any chance of improving their career. So, proper steps must be taken so that the poor students also get these loans.

THE VICE-CHAIRMAN [DR. (SHRIMATI) NAJMA HEPTULLA]: The time is over. We have to take up the Calling Attention.

SHRI KAMALENDU BHATTACHARJEE: I will take just one minute. When Mr. Kalyanasundaram was placing his Resolution before the House—it is my assumption and I stand to be corrected—he was only half-hearted about it because he has expressed his utter disillusionment about the setting up of Parliamentary Committees. But his wishes behind placing this Resolution are very pious. Hence, I support it.

THE VICE-CHAIRMAN [DR. (SHRIMATI) NAJMA HEPTULLA]: The Resolution is over because the time is not enough.

SHRI M. KALYANASUNDARAM: So many speakers are yet to speak. If the Government accepts the Resolution, we can decide it here and now. If they do not accept, then let it be taken to the next session.

SHRI R. RAMAKRISHNAN: It will lapse.

THE VICE-CHAIRMAN [DR. (SHRIMATI) NAJMA HEPTULLA]: According to the rules, we cannot continue it for the next session. So, your Resolution will lapse. Now I have an Announcement to make.

ANNOUNCEMENT REGARDING ARREST OF DR. MAHABIR PRASAD

THE VICE-CHAIRMAN [DR. (SHRIMATI) NAJMA HEPTULLA]: I have to inform the hon. Members that a Wireless Message has been received from the Deputy Commissioner of Police, New Delhi District, New Delhi, regarding the arrest of Dr. Mahabir Prasad, Member, Rajya Sabha, at 13.00 hours today at the Boat Club.

Now, we will take up the Calling Attention.

AN HON. MEMBER: Has he been released?

THE VICE-CHAIRMAN [DR. (SHRIMATI) NAJMA HEPTULLA]: I have not got the message of release. When I get the message of release, I will read it out.

श्री सत्यपाल मलिक (उत्तर प्रदेश) :
महोदया, यह बताया जाना चाहिए कि किस सिलसिले में उनको गिरफ्तार किया गया है। इस सदन के चलते मेंबरों गिरफ्तार हो रहे हैं तो इस रिपोर्ट में होना चाहिए था कि किस लिए गिरफ्तार किया है ?

उपसभाध्यक्ष [डॉ० (श्रीमती) नाजमा हेपतुल्ला] : कोई जिक्र इसमें नहीं है।
Now, Mr. Biswa Goswami, please.
(Interruptions)