

CALLING ATTENTION TO A MATTER OF URGENT PUBLIC IMPORTANCE

Reported irregularities in sanctioning loans by banks under the mass loan scheme

SHRI DINESH GOSWAMI (Assam): Sir, I beg to call the attention of the Minister of Finance to the reported irregularities in sanctioning loans by banks under the mass loan scheme, and the action taken by Government in this regard.

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POJARY): Mr. Deputy Chairman, Sir, to create greater awareness among the weaker sections about the facilities that they can avail from the banks, to motivate them to undertake productive ventures with the help of bank credit and also to demonstrate to the people that facilities meant for these groups are in effect reaching them, banks do hold functions where beneficiaries receive in public bank assistance on the basis of loan applications received, scrutinised and sanctioned by competent bank authorities. This cannot, however, be construed as "Mass Loan Scheme". The schemes under which the loans are sanctioned are the normal priority sector schemes.

Hon'ble Members are aware that the Government have advised the public sector banks to increase the share of priority sectors in the aggregate credit to the level of 40 per cent by March, 1985. In order to enlarge the flow of credit to viable ventures of the weaker sections of the community, a concept of 'weaker section' has been evolved within the priority sectors. This group comprises small and marginal farmers, landless labourers, share croppers, tenant farmers, Scheduled Castes and Scheduled Tribes, beneficiaries of DRI Scheme, artisans and cottage and village industries and IRDP beneficiaries. The public sector banks have been asked to ensure that this group accounts for not less than 25 per cent of their total priority sector credit by March, 1985. As per estimates, this group of borrowers had outstanding advances of Rs. 2475 crores

involving 99.3 lakh borrowal accounts or 19.3 per cent of the priority sector advances of the public sector banks as at the end of September, 1983.

To achieve the given objectives, it has been suggested to the public sector banks that in specific areas they should consider launching special campaigns for accelerating the tempo of identification of such beneficiaries and disbursement of credit to them for viable ventures. Whenever complaints in implementation of the programme are received, they are investigated for corrective action.

SHRI DINESH GOSWAMI: Mr. Deputy Chairman, Sir, the hon. Minister in his statement has said that the banks do hold functions primarily for three reasons, firstly to create greater awareness among the weaker sections about the facilities, to motivate them to undertake productive ventures, and also to demonstrate to the public that facilities meant for these groups are in effect reaching them. I do not think anyone can grudge these objectives, for which the functions are organised by the banks. But, I think, the hon. Minister will agree that while granting loans to the very downtrodden, certain other considerations must be kept in mind. And the considerations, as I said, are firstly that loans must not be partisan in the sense that these loans must reach to those persons who really deserve. The loans should be provided to those persons who are at the lowest strata of the society, who deserve them most. Secondly, the disposal of the grants must not be used as a leverage to help only those who are in proximity of people of party in power, but must help those who are needy. Thirdly, it should not be also used to enlarge the power base of the ruling party Members. And fourthly, all checks about the genuineness of the loans granted must be made because after all these are public funds, earmarked for a public purpose. I am also fully aware that while granting those loans, the Government would like to take advantage because if programmes initiated by the Government are properly implemented, definitely the Government will be entitled to take some leverage out of it or to draw some mileage. But these

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being public funds, funds of the society, the Government must not use it in a manner that instead of really trying to help the poor, the programme is carried out in a manner to show to the people that everything is done by the ruling party for the benefit of their own people. We had, for example, such a demonstration in Delhi and some of the newspaper reports have come out with strong comments about certain aspects of these programmes. For example, in a programme which was held in Delhi in the month of January, if the purpose of this function held by the bank was to create awareness of the weaker sections, or to motivate them or to demonstrate to the people, then first thing that should be done was to give public announcement through the media. I can understand that the media may reach or may not reach the people of a remote rural area, but people in Delhi are very much conscious and the people in the rural areas of Delhi, even if you call them rural areas, are urbanised people. Therefore, if you really give information through the papers or through the radio and the television, undoubtedly it will reach them. We have come to know that the entire process of these loans started in September. But was there really any attempt to educate the people about these loans through the media, right till the month of January? At least, to my knowledge, I find that there was no such attempt. On the contrary, the impression that has gained ground is that no doubt Members of Parliament were taken into consideration. Members of Parliament were taken into confidence. Some Members of Parliament used to sponsor or send recommendations. I am not against Members making recommendations. We as Members of Parliament do send recommendations on many matters. But, here, collectively, hundreds and thousands of applications were sent by certain Members only and all of them belong to the ruling party. My point is that there was a close liaison between the bank and those Members of Parliament of the ruling party. These applications were not submitted to the bank, as the report goes. In normal procedure that we take away in recom-

mending a case is firstly the application is sent to the proper authority, and the copy is given to us so that we may send the copy of recommendation with the remark that this may be looked into. Here, it seems that all Members of Parliament or public men who were in the Opposition were not taken into confidence. The entire programme was processed in the offices of certain party Members. I do not want to name because they are hon. Members of the other House. (Interruptions) I do not know because the Member from Delhi is here. I can understand if all the Members of Parliament of Delhi had been taken into confidence by the Finance Ministry or the banks by saying that we have decided to distribute the mass loans and to create an awareness in the minds of the public and see that these mass loans really go to these people or you assist us. I could have understood then that this is the correct way. But it appears from the newspaper reports and other reports that only the ruling party Members were taken into confidence. If that is so, then your tears have become partisan. While trying to help the people through apparently a good programme for which every one has support, you are trying to draw political leverage in a manner which under no circumstances can be supported. Now, there has been a complaint also that the bank rules were bank backwards to accommodate these Members of ruling party. Now, may I, in this context, read some relevant passages from a report which has appeared in the Statesman of January 15, Sunday? For example, it is said that three Congress (I) M.Ps.— I am not naming them purposefully—stocked the loan application forms. It is first said that the drawing of the New Year brought news in the shape of huge newspaper advertisements on behalf of commercial banks in Delhi that 40,000 residents of the capital were to be given loans at a function at the Ramtila grounds. I could have understood if the newspaper advertisements could have been made prior and they would have said that loans will be granted to deserving persons and deserving persons may make applications so that the banks would have sufficient time to judge as to whom the loans should go because you cannot satisfy everybody. The report

further goes to say that the operation seemed to assume Orwellian proportions when it turned out that only key Congress (I) men were aware of this scheme and that bank official had been keeping in touch with them to do their bidding all through the period. It is further said that three Congress (I) M.P.s. stocked the loan application forms supplied these to those whom they wanted to oblige, affixed their rubber-stamps as if to indicate that the forms were genuine and sealed the issue by attesting the photographs of the applicants.

Now, about the operations also some very revealing observations have been made. It appears that in the function the public sector banks used to spend huge amounts of money—I do not know under what heads. Buses were hired at bank expenses and in many cases in which insight has specific details entertainment allowance of between Rs. 5 to Rs. 20 was paid to every person who attended these functions. I can understand if these functions are meant for the poor, let the poor come. We know that in political rallies some parties pay people some amount of money to inflate their numbers, to make it a grand show. Here is a specific assertion made by the newspapers the contradiction of which I have not seen up till now. It is said here that each bank had to pay the Punjab National a fixed sum for stall rental and publicity. While, according to some officials, each bank was charged Rs. 35,000 per stall, the chief coordinator of the show, Mr. B. K. Tandon, placed the amount between Rs. 20,000 and Rs. 25,000 each. I wish this money had gone to the poor in furtherance of the project. (*Time bell rings*). Sir, I have not even started.

MR. DEPUTY CHAIRMAN: No. You have already taken eight minutes.

SHRI DINESH GOSWAMI: Sir, please give me five more minutes.

MR. DEPUTY CHAIRMAN: No, please conclude now.

SHRI DINESH GOSWAMI: Sir, I do not want to stand in the way of the bell and the House. But there have been a lot of allegations made. For example, in

a number of cases the rules were bent backwards. In the case of Delhi Rs. 1 crore was earmarked for the whole year and in one function alone more than Rs. 1.33 crores were disbursed. Now, is it the case with other areas also? There are much more needy areas. The most serious allegation is that in many cases loans have been given to persons in whose applications the addresses are not there. Now, if the addresses of applicants are not there, how is the bank going to recover those sums. There are the specific cases of January 10 when several questionable entries can be seen. There is the case of Mr. Ghafoor Ahmed, loan application No. 89/84 who is shown to have borrowed Rs. 1000, without his address being on record. There are other names similarly listed. All without their addresses on record. All of them have been given loans without their addresses being on record. There is the loan application No. 82 of 1984 for Rs. 2,000 and no address, and so on and so forth. Therefore, what I have to say is that after all every one in this House and outside will support the Government in these ventures but if these ventures are sought to be used in a particular partisan manner then the ventures lose the objective for which these programmes have been initiated and, therefore, I would like to know, as you have rung the bell, answers to some of my questions. Therefore, I would like to pose certain questions before the hon. Minister. What is the procedure you are adopting, except this type of public meetings, to educate the people about these loans? Whether the bank processes these loan applications after receiving them, or you have adopted a new procedure that these applications are to be submitted to the Members of Legislatures of the ruling party who will send them to the banks—a procedure which at least I don't think any financial institution will like to accept; whether it is also a fact that in a number of cases at this hurriedly addressed function, the addresses of persons whom you have granted loans, were not there; whether it is a fact that in Delhi you have disbursed loans—whether rightfully or not, I don't know—of more than the amount earmarked in that account for the whole year. And what steps have you taken to

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see that instead of holding functions in such important areas and trying to get publicity, the message really goes to the most backward of the backward areas, and to see that the complaint, or the feeling that has come in the minds of the people that tears are also becoming partisan, and you are using these measures in a partisan way, are removed, and that the benefit goes to the needy persons, and not to those only who are in the proximity of power.

श्री जगदीश प्रसाद माथुर (उत्तर प्रदेश):

श्रीमान्, बैंक के मेले ने बहुत से प्रश्न खड़े किये हैं। जो दिल्ली में मेला किया गया उसका निर्णय किसने किया? क्या यह बैंक के अफसरों की ज्वायंट मीटिंग करके तय किया गया? क्या यह मिनिस्ट्री के इंस्ट्रक्शंस थे अथवा रिजर्व बैंक ने किया था? दूसरे यह मेला करने की आवश्यकता क्या थी, किसका निर्णय था? क्या आवश्यकता थी इस बात की कि कोई बैंक का बड़ा अफसर, रिजर्व बैंक का चीफ, किसी बैंक के डायरेक्टर या आपके फाइनेंस मिनिस्टर या मिनिस्टर आफ स्टेट श्री पुजारी जी बैंक का लोन न बांट कर एक व्यक्ति के द्वारा जो कि संसद् सदस्य हैं, बैंक के सर्टीफिकेट दिये गये। यह क्यों दिये गये, इसका मैं जवाब चाहता हूँ।

दूसरे यह कि पंजाब नेशनल बैंक इसमें मुख्य था। इन्होंने सब बैंकों से चंदा लिया, पैसा लिया। मुझे बताया जाए कि किस बैंक ने कितना-कितना पैसा पंजाब नेशनल बैंक को दिया? पंजाब नेशनल बैंक ने स्वयं कितना पैसा इस मेले पर, इसके आर्गनाइजेशन पर खर्च किया?

तीसरे, क्या यह सच नहीं है, जैसा मेरे सहयोगी श्री गोस्वामी जी ने कहा कि

बहुत से संसद् सदस्य ऐसे थे जो कांग्रेस (आई) के ही थे उन्हीं को मालूम था इस के बारे में? क्या यह सच नहीं है कि हमारे फाइनेंस मंत्री महोदय ने एक लेटर भेजा है जिसमें यह कहा गया है कि जितने बैंकों से लोन दिये जायेंगे उन बैंकों से लोन दिये जाने के लिये एक कमेटी बनाई जानी चाहिये ब्लाक लेवल पर जिसमें एम० पी० और एम० एल० ए० शामिल हों। दिल्ली में और अन्यत्र किन की सलाह से लोगों का आइडेंटिफिकेशन हुआ, यह मैं जानना चाहता हूँ? यह पत्र मेरे पास है।

क्या यह सच नहीं है कि बैंक आफ इंडिया कीति नगर, दिल्ली की ब्रांच ने एक नोटिस हाथ से लिखा कर लगा रखा है, 50-60 लोगों की लिस्ट लगा रखी है, इस नोटिस में लिख रखा है कि इन लोगों की फाइल श्री शशि जो कि हारे हुए कारपोरेशन से कांग्रेस (आई) के मेम्बर हैं, इनके घर पर फाइलें गई हुई हैं। वे वहां जाकर पता कर लें। लिखित हाथ से नोटिस लगा हुआ है। अगर पुजारी जी कहेंगे तो श्रीजीमल कापी मैं उनको दे दूंगा। डट इज ए फाईद।

क्या यह सच नहीं है कि स्टेट बैंक आफ इन्दौर, बैंक आफ इंडिया और पंजाब नेशनल बैंक ने ऐसे लोन दिए हैं जो कि इस कैटेगरी में नहीं आते हैं? एक-एक परिवार के चार-चार लोगों ने लिये हैं। हर एक को 25-25 हजार रुपये लोन मिला है। इसमें ऐसे भी हैं जिनकी आमदनी लाखों की है। इसका एक उदाहरण मैं देना चाहता हूँ।

क्या यह सच नहीं है कि स्टेट बैंक आफ इन्दौर, विजय नगर किंगज्वे कैम्प ब्रांच ने आशा शर्मा, मकान नं० बी-21, डबल स्टोरी बिल्डिंग, विजयनगर, किंगज्वे कैम्प, दिल्ली, इनको लोन दिया है, जब कि

उनकी लाखों की बिल्डिंग है, अपना व्यापार है। ऐसे में बीसियों उदाहरण दे सकता हूँ।

श्री उपसभापति : छोड़िये। काफी है।

SHRI LAL K. ADVANI (Madhya Pradesh): The whole thing is scandalous.

श्री जगदीश प्रसाद माथुर : मैं नाम दे रहा हूँ। क्या जो दिल्ली के दो मैनबर आफ पार्लियामेंट श्री जगन्नाथ राव जोशी और श्री उटल बिहारी वाजपेयी हैं, जो कमेटी बनाई गई, उस कमेटी का उनको नोटिस अगर गया तो कब गया और कब नहीं गया ?

क्या यह सच नहीं है कि बहुत से बैंक आफिसरों ने इस पर एतरज किया था कि हमारी डिफिकल्टीज हैं और बैंक आफ बड़ौदा के आफिसरों ने मेले से एक दिन पहले चाबी लेकर अपने हवले कर दी थी कि हम यह नहीं कर सकते हैं। उसके बाद इन्स्ट्रक्शंस दिये गये और इन्स्ट्रक्शन देकर उनको मजबूर किया गया। इसकी कापी मेरे पास है। यह अन्डरटेकिंग्स फाइनेंस मिनिस्ट्री से गई है और उसमें कहा है कि :

"I have carefully gone through the contents of Headquarters Circular No.....

यह पंजाब नेशनल बैंक का है और इसमें कहा गया है कि :

"I have further well understood that even if a margin, third party guarantee or collateral security is offered by the above category of borrowers to whom I will be making the advance in future, I will not take it."

अगर उनकी गारन्टी ली गई है, गारन्टी पेपर, यह पंजाब नेशनल बैंक का सरकुलर है तो क्या यह सही नहीं है कि इसमें कहा गया था कि जिन लोगों ने गारन्टी दे दी है उनको गारन्टी लौटा कर बैंक गारन्टी को जगह

इंट्रोड्यूस करें। मैं मंत्री महोदय से पूछना चाहता हूँ कि क्या यह सही है ?

अगला, क्या यह सच नहीं है कि अब मेला बन्द किया गया है। अगर यह बन्द किया गया है तो क्यों बन्द किया गया है ? क्या रिजर्व बैंक के गवर्नर ने, किसी अधिकारी ने इसका विरोध किया और उनको रिपोर्ट क्या है ? क्या इसमें रिजर्व बैंक को संक्शन ली गई थी और रिजर्व बैंक ने अब इसके बारे में अपना क्या मत दिया है ? ये समस्या जानकारियों मैं मंत्री महोदय से चाहता हूँ।

श्री बी० क्षयानारायण रेड्डी (आंध्र प्रदेश) : महोदय, जो नेशनलाइज्ड बैंक हैं वे जो छोटे किसान हैं, गरीब किसान हैं, मीडियम किसान हैं और जो लोग छोटा-मोटा धंधा करना चाहता है उनको इमदाद देने के लिए, उनको कर्जा देने के लिए योजनाएँ चलाते हैं ताकि वे बैंकों से कर्जा ले सकें अपना काम चला सकें और वह साहूकारों के चुंगल से बच सकें। मैं मंत्री महोदय से यह जानना चाहता हूँ कि जो बैंकों का यह मकसद था, जिस मकसद के लिए नेशनलाइज्ड बैंक लोन देने का प्रबन्ध करते हैं उसका क्या पूरी तरह से पालन होता है ? जिन लोगों को मदद के लिए कर्जा देने की बात होती है क्या वह पूरा हो रहा है ? हाल हा में अखबारों में यह बात आई है कि रिजर्व बैंक ने यह कंडीशन रखी है कि 5 हजार से कम जो कर्जा दिया जाएगा, उसके लिए किसी प्रापर्टी को मोर्टगेज रखने की जरूरत नहीं है। लेकिन इसके बावजूद भी जो फील्ड स्टाफ है बैंकों का वह किसानों और जो छोटे-छोटे काम करने वाले मजदूर हैं या आर्टिजन हैं, कारोबार हैं, उनसे जबदस्ती करते हैं कि वह कोई प्रापर्टी मोर्टगेज करें। जिनके पास कोई प्रापर्टी नहीं है इतने वह लोन नहीं ले सकता है। यह रिजर्व बैंक के जो इन्स्ट्रक्शंस हैं, उनके बावजूद हो रहा है, इन्स्ट्रक्शंस फालो नहीं हो रहे हैं और ऐसा किया जा रहा है।

[श्री बी० सत्यनारायण रेड्डी]

इसलिए मैं जानना चाहता हूँ कि इसके बारे में सरकार ने क्या कदम उठाए हैं ताकि ऐसी चीजें रोकी जा सकें।

दूसरी बात यह है कि जो कर्जा बैंक देते हैं उस कर्ज को लेने के लिए किसानों को बैंकों में जाना पड़ता है और लोन मंजूर होने के बाद भी उनको कई बार बैंक का चक्कर लगाना पड़ता है और जितना अमाउन्ट उनको लोन में मिलता है, चार हजार, पांच हजार, उसका आधा आने-जाने में ही खर्च हो जाता है, बीच के आदमियों को देने में खर्च हो जाता है और उनके हाथ में आधा पैसा ही आता है। तो मैं जानना चाहता हूँ कि क्या सरकार ने इसको रोकने के बारे में कोई तजबीज की है ताकि इन लोगों को फॉरन पैसा मिल जाये। मैं चाहता हूँ कि मंत्री महोदय इन बातों की सफाई करें।

श्री लाडली मोहन निगम (मध्य प्रदेश) : उपसभापति महोदय, दिनेश गोस्वामी और जगदीश प्रसाद मायुर जी ने जो बातें कहीं हैं मैं उनमें दो बातें जोड़ना चाहता हूँ। उनकी बातों से मैं मुत्तफिक हूँ मैं उनको दोहराना नहीं चाहता हूँ। मैं वैसे किसी की नीयत पर शक नहीं करता हूँ। मैं किसी के काम करने के ढंग से, कैसे वह काम करता है, उसी से निष्कर्ष निकाला करता हूँ। आपको याद होगा पिछले ही सत्र में, क्योंकि अमूमन तो लोग गरीबी की रेखा के नीचे हैं, ज्यादा तादाद में हैं, देहातों में रहते हैं, देहातों के लिये आपने ग्रामीण बैंक बनाये हैं, तो क्या सरकार के दिमाग में यह बात नहीं आई थी? यह इनके बाप दादा का पैसा नहीं है, सरकारी खजाना है और वह भी बैंकों में पैसा

छोटे-मोटे आदमी जो बचत करते हैं उनके द्वारा जमा होता है तो सरकार को इसके बारे में इतना निर्भर नहीं होना चाहिये। क्या यह सही नहीं होता, अच्छा नहीं होता कि उन ग्रामीण बैंकों के जरिये से ही आप यह कर्जा बंटवाते? यह मेरा एक प्रश्न है।

दूसरा रहा शहरों का सवान। नीचे वाले आदमी बेरोजगार हैं, बिना धन्धे के हैं, उनको आप ऊपर उठाना चाहते हैं, आप चाहे कहते रहिये लेकिन वे लोग गरीबी की रेखा से ऊपर नहीं उठे हैं बल्कि हर साल बढ़े हैं। बनिस्वत इसके कि आप उनको नकद देते जो एक चमार का काम करता है उसको आप चमारगिरी में काम आने वाले औजार दे देते, जो लोहारगिरा का काम करता है उसको लोहारगिरी के औजार देते, आप हाथ और दस्तगारों का काम करने वालों को उठाना चाहते हैं तो आपने उनको नकद देने के बजाय जो उनके धन्धे के औजार या उपकरण हैं वे नहीं दिये हैं? जो जित पेशे से जुड़ा हुआ है उसको उपकरण दिये जाने चाहिये थे, मान लीजिये कोई धोबी है तो उसको भी उसके पेशे के अनुसार औजार वगैरह दे सकते थे। पहले जब बैंक निजी क्षेत्र में थे तो आप मालिकों से रिश्त ले कर के चुनाव में पैसा देते थे, अब तो सरकार के पैसे हैं जो चाहे जिसे पकड़ कर आप दे दें। तो मैं यह जानना चाहता हूँ कि एक तो आपने ग्रामीण बैंकों के जरिये पैसा क्यों नहीं बंटवाया और पैसे के बजाय जो जित पेशे से जुड़ा है, उसके काम आने वाले औजार या उपकरण क्यों नहीं दिये गये तब तो उसके बाद आपके पास गारंटी भी रहती। इन दो सवालों का जबाब मैं चाहता हूँ।

SHRI MURLIDHAR CHANDRA-KANT BHANDARE (Maharashtra): Mr. Deputy Chairman, I can appreciate the agitation of the hon. Members of the opposition on this point. Whenever the Government takes any dynamic, positive steps for the implementation of the various welfare measures for those belonging to the weaker sections of the society, the ethos of those measures is really not appreciated by the opposition. In fact, it is a matter of great regret that all along they have not been appreciating the very useful work which has been done by fixing the priorities under the 20-point programme. Particularly, about the lending policy I rise here with a bit of pride because I have done a lot of litigation, I remember, prior to 1969 when it was impossible for a common man to get any loan from the bank. He had to provide three sureties which he could not provide and he had to be very friendly with a director or somebody else connected with the bank—which he could not be placed as he was. With the changed lending policy you can see on the streets, on the roads of Delhi, even an autorickshaw owner putting with great pride '*Bitoo di gaddi*', that means, even a small man can own it. I think this is a great tribute to the Government. Mass loan disbursement programme is in tune and, in fact, the origin of this programme is as old as 1972. One thing which happens is, whatever benefit the Government announces it has not reached the people for whom it is meant. For the first time every body has been asked to identify those consumers who can avail of this mass loan scheme because only Rs. 3000 is given and I think it is a hundred people—at least that is the case in Bombay—per branch and every branch has at least 15 to 20 thousand account holders. So if the Opposition feels that by giving it to hundred people out of 15,000, we are going to get some votes they are utterly mistaken. I do not think that a very negative propaganda of this nature against a very dynamic and effective step is warranted in this case.

In this particular thing, I must congratulate particularly the hon. Minister, Mr. Poojary, for the very dynamic steps he has taken.

The Members of Opposition have referred to certain newspaper articles to suit their convenience. But have they seen what has appeared in the Kerala press where similar disbursements were made and Malayalam Manorama has praised it? Therefore don't merely quote the newspapers which suit your purpose. I think time has come to realise, what is lacking in our country is the consciousness of the people to get their rights, to get the benefits which are earmarked for them. That is the purpose of this mass distribution of loans—of making the people conscious, people get to know that these are the benefits earmarked for them. But the defect has been that land reforms, for example, have been there but the poor tillers have not been conscious of their rights under these land reforms. In view of this, may I ask the hon. Minister as to whether he is taking further steps to bridge the gap of about 6 per cent as per guidelines? And apart from that, has he also a plan of having more and more mass distributions so that adequate propaganda is made and people are made conscious and they get the benefits that are earmarked for them?

SHRI ARABINDA GHOSH (West Bengal): Sir, while initiating the Calling Attention Motion, Shri Dinesh Goswami has pressed some arguments. I endorse those arguments.

Further, I want to draw your attention as to what are the guidelines of this mass loaning scheme. Who will be selected as beneficiaries of this scheme? In the Minister's statement there are no such facts or any guidelines presented to us by him. This is the main defect of this scheme and this gives rise to a sort of apprehension that some sort of political motivation is behind this. Only some selected people can get the loan. The ruling party has talked of democratisation and taking all shades of opinion from all corners of the country. Actually this loaning scheme is a misnomer in my opinion. There was a function recently—on the 4th of January perhaps—in Red Fort in connection with the mass loan scheme and there was a lot of propaganda by a particular party. I do not object that every Member of Parliament or MLA has got the right to recommend

[Shri Arabinda Ghosh]

this loan for weaker sections. But in the name of weaker sections, some sort of motivation is very clear to our mind. We in West Bengal—i.e., the Left Front Government—introduced unemployment allowance. Then, from the Treasury Bench, somebody scolded and criticised it like anything, saying that a dole was being given to people who were not working to specially CPM workers. I think this is really a dole—a political dole—to a particular weaker section to manoeuvre them in the coming elections. It is clear from the statement and also from the newspapers, which published this sort of things. I do not know why—when the figure of registered unemployed youth in the Employment Exchanges is surpassing three crores, and when there is so much underemployment in the rural sector, including unemployment, of people whose names are not being registered in the Employment Exchanges and whose figure is three to four crores, particularly when the unemployment problem is so acute—there is no guideline to select beneficiaries from this sector on this score. My suggestion is that if this money can be diverted to the States which are in need of money for rural development, they can properly utilise this money for the betterment of the rural sector. Otherwise this will create political confusion among the people and it will strengthen the hands of the ruling party in the coming election year. The General Budget and the Railway Budget—everything—is like that. Such is their intention and this sort of loan will further aggravate the situation because it is not mean for the weaker sector but for the sector which is politically motivated to have these loans in the name of benefiting the weaker sectors.

श्री रामेश्वर सिंह (उत्तर प्रदेश) :
उपसभापति जी, दिनेश गोस्वामी जी ने जो मास खोन की बात की है, मैं नहीं समझता कि सरकार का इरादा क्या है। पर मैं अभी देख रहा था कि योजना आयोग ने भी इस पर आपत्ति की है, बैंक के ऐसीमिशन की कई समस्याओं

ने भी इस पर आपत्ति की है कि इस तरह की योजना चला करके सरकार देश में क्या करना चाहती है?

मुझे ऐसा लगता है कि सरकार को यह अहसास हो गया है कि इनका पतन होने वाला है, इसलिए भारत का खजाना खाली कर दो ताकि आने वाली सरकार . . . (व्यवधान)

श्रीमती उषा मल्होत्रा (हिमाचल प्रदेश) : खजाना आप खाली कर गये . . . (व्यवधान) सोना बेच करके खा गए . . . (व्यवधान) यह हमारे पालिसी नहीं है कि खजाना . . . (व्यवधान) पहले भरा हुआ था, खाला किया आप लोगों ने . . . (व्यवधान)

श्री रामेश्वर सिंह : यह इलेक्शन कैम्पेन . . . (व्यवधान)

डा० भाई महावीर (मध्य प्रदेश) :
आपने तो जंगल हा बटा दिने हिमाचल प्रदेश में सारे . . . (व्यवधान)

श्रीमती उषा मल्होत्रा : जंगल आपके लोगों ने भी कटवाये हैं।

तब आतकी सरकार . . . (व्यवधान)
वह चीफ मिनिस्टर से पूछिये अपने।
वह भी उसमें भागीदार था।

डा० भाई महावीर : चीफ मिनिस्टर का बेटा कितना था? . . . (व्यवधान)

श्री उपसभापति अब छोड़िये इस बात को।

डा० भाई महावीर : आप कुड़वाइये, नब ना। . . . (व्यवधान)

श्री उपसभापति : आप पूछिये।

श्री रामेश्वर सिंह : मैं पूछ रहा हूँ, लेकिन पूछने लह्ना दे रहे हैं।

इन लोगों के परेशानी है। इनको पता है कि मैं थोड़ी सीवी चाल चलना पसंद करता हूँ। (व्यवधान)

श्रीमती उषा मल्होत्रा : मैं भी बोलना चाहती हूँ।

श्री रामेश्वर सिंह : मैं सीवी चाल चलता हूँ और सीवी बात करता हूँ। मैं सुना रहा हूँ कि भारत सरकार का कैबिनेट मंत्री क्या करता है इस ऋण के बारे में।

राव बीरेन्द्र सिंह, कृषि मंत्री, ने इसे सार्वजनिक तौर पर स्वीकार किया है कि ग्राम आदमी के लिए रिश्त के बिना ऋण पाना, या कार करना कठिन है।

यह हम नहीं कह रहे हैं, उषा मल्होत्रा जी। आप अपने मंत्री से पूछिये।

... (व्यवधान) जब भारत सरकार का मंत्री स्वीकार करता है... (व्यवधान)

यह हमारा अहित नहीं कर रही है, अपना अहित कर रही हैं और यह जितना हो इस तरह से बोलेगी, उतना ही उनका विनाश होगा। यह बचने वाली नहीं हैं।

मैं केवल दो-तीन सवाल पूछना चाहता हूँ कि आप जिस कुर्सी पर बैठ कर दिल्ली में यह लोन बांट रहे थे, क्या यह सही है कि यह कुर्सी जो लगी थी उसके नीचे आपकी कुर्सी थी, उसके बराबर आपकी कुर्सी नहीं थी? और एक ऐसे आदमी के द्वारा बंटवाया गया जिसको न तो प्लानिंग से मतलब है, न भारत के खजाने से मतलब है। उसको मतलब है वोट से, लेकिन उनको वोट मिलने वाला नहीं है।

श्री उपसभापति : वोट का सवाल नहीं है।

श्री रामेश्वर सिंह : 800 से ऊपर संसद् सदस्य हैं राज्य सभा-लोक सभा के मिला कर। मैं राज्य सभा को* डाल देता हूँ।

श्री उपसभापति : यह नहीं कर सकते छुपा कर के ऐसे शब्द का प्रयोग मत करिए, । Do not write this word.

श्री रामेश्वर सिंह : उनकी कोई कांस्टीट्यूटि नहीं होती, उनकी उस कैटेगरी से अलग रखता हूँ। लोक सभा में 554 सदस्य हैं। क्या वित्त मंत्री बतायेंगे कि कौन सी ऐसी परिस्थिति है या कौन सी ऐसी मजबूरी है कि एक ही संसद्-सदस्य के इलाके में, अमेठी और रायबरेली में—सारे देश में जितने संसद्-सदस्य हैं उनकी लिस्ट उठा कर देख लीजिए—जितना ऋण दिया जा रहा है, जितना पैसा खर्च किया जा रहा है (व्यवधान) मैं नाम किसी का नहीं ले रहा हूँ। (व्यवधान)

श्रीमती उषा मल्होत्रा : ... पंजाब में सुना, हरियाणा में सुना... (व्यवधान)

श्री रामेश्वर सिंह : क्या यह सही नहीं है... (व्यवधान)

SHRIMATI MONIKA DAS (Karnataka): Sir, you should not allow this. (Interruptions)

SHRIMATI USHA MALHOTRA : You cannot be omnipresent.

SHRI A. G. KULKARNI : What my hon. friend is mentioning is that through the hand of some Member of Parliament, bank loans were given. What is the fault and offence in taking his name? That is, Mr. Rajiv Gandhi himself. Why should we not take his name? Why should Shrimati Usha Malhotra object to it?

MR. DEPUTY CHAIRMAN: Do not take his name. That is the convention.

*Not recorded.

SHRI A. G. KULKARNI (Maharashtra): Sir, this is not a party work. He has all along been arguing in defence of the mass loan scheme. (*Interruptions*) Some Jagdish Tytler or this man or that man's name comes in. What can you do about it?

MR. DEPUTY CHAIRMAN: What can be done, you do not ask me.

SHRI A. G. KULKARNI: Why not ask you?

MR. DEPUTY CHAIRMAN: Your purpose is to oppose it. (*Interruptions*)

SHRI A. G. KULKARNI: Sir, I am requesting you. (*Interruptions*)

MR. DEPUTY CHAIRMAN: The Cabinet is there. They are doing the administrative job. (*Interruptions*) Mr. Kulkarni, please take your seat. I will not allow. Your party Member has spoken. Another Member is there in the question. You cannot be the third man.

SHRI A. G. KULKARNI: I am only supporting him....

MR. DEPUTY CHAIRMAN: You cannot do it.

SHRI A. G. KULKARNI: ... because it is very necessary. These people are so much emotionally worked up in the name of their party Members.

MR. DEPUTY CHAIRMAN: Do not record anything. (*Interruptions*) Kindly take your seat.

SHRI A. G. KULKARNI:*

SHRIMATI MONIKA DAS: When the person is not here, how can he take his name? How can Mr. Kulkarni take his name?

श्री रामेश्वर सिंह : आप हमारी मदद करिए।

श्री उपसभापति : आप सवाल पूछिए। आप को बुला कर सदन का सारा समय नष्ट हो जाता है। कुछ नयी बात आप नहीं कर रहे हैं। सवाल पूछिए।

*Not recorded.

श्री रामेश्वर सिंह : ठीक है, मैं उन बातों को छोड़ता हूँ और अब इन बातों को लेता हूँ, क्या यह सही नहीं है, वित्त मंत्री जी, कि इन्हीं भ्रष्टाचारों के विरोध में और इसी दुरुपयोग के विरोध में कांग्रेस पार्टी के संसद्-सदस्य मध्य प्रदेश के शिवकुमार सिंह ने इस्ताफा नहीं दिया है? (व्यवधान)

SHRI SYED SIBTEY RAZI (Uttar Pradesh): Again, Sir, he is taking names of persons who are not in the House. (*Interruptions*) You cannot take the name of anybody who is not a Member of this House.

श्री जगदम्बी प्रसाद माथुर : अगर एलमिनेशन लगाते हैं तो नाम न लें लेकिन एक मीटर आफ फीकट बात है तो उसमें किसी का नाम लेने में क्या है। वह कोई मेरे या उनके पति तो हैं नहीं जो हमें उनका नाम नहीं लेना चाहिए। महिलाएं ही अपने पति का नाम नहीं लेती। लेकिन एक मीटर आफ फीकट बात है उसमें क्या है नाम लेने में। ... (व्यवधान)

श्री बुद्ध प्रिय मौर्य (आंध्र प्रदेश) : श्री अटल बिहारी वाजपेयी ने गरीबों को धन देने के लिए जो मॉडिंग बुलाई गयी थी उसमें हिस्सा नहीं लिया। क्यों? (व्यवधान)

श्री जगदीश प्रसाद माथुर : अटल बिहारी वाजपेयी को नहीं बुलाया गया। यह बात बिल्कुल गलत है। वाजपेयी जी के पास कब लेटर गया और कब उन को बुलाया गया?

SHRI BUDDHA PRIYA MAURYA: He was invited but he never attended. You are least interested in the welfare of the people. He was invited but he never attended, I say definitely.

MR. DEPUTY CHAIRMAN: I request Members to resume their seats.

श्री जगन्नाथराव जोशी : मैं भी दिल्ली से ही आता हूँ। मुझे किसी ने नहीं बुलाया। (व्यवधान)

श्री बुद्ध प्रिय मौर्य : आप राज्य सभा के मेम्बर हैं। लोक सभा के सदस्यों को बुलाया गया था। अटल जी बुलाए गये थे। लेकिन उन्होंने मीटिंग अटेंड नहीं की।

SHRI GHANSHYAMBHAI OZA (Gujarat): Whether Mr. Vajpayee was invited or not, the Minister can say. How can Mr. Maurya say about it?

SHRI MURLIDHAR CHANDRAKANT BHANDARE: Two hon. lady Members have objected to a name being mentioned in this House. They are within their right when they take objection. But the manner in which the hon. Member, Mr. Mathur has ridiculed them....

श्री रामेश्वर सिंह : आप हम को भी कैसे वंचित कर सकते हैं। मेरा भी राइट है।

SHRI MURLIDHAR CHANDRAKANT BHANDARE: The manner in which the bachelor Member hon. Mr. Jagdish Prasad Mathur....

SHRIMATI USHA MALHOTRA: How do you know, he is a bachelor?

MR. DEPUTY CHAIRMAN: It is none of the business of the House to know whether he is a bachelor or not.

SHRI MURLIDHAR CHANDRAKANT BHANDARE: I can assure you that the hon. Member does not claim to be husband of any lady.

The way which he has made a reference is objectionable, and that should be expunged from the record.

श्री जगदीश प्रसाद माथुर : मैंने कहा कि मेरे कोई पति थोड़े ही हैं जो मैं उन का नाम न लूँ।

श्री बुद्ध प्रिय मौर्य : आप उन को सुन रहे हैं तो मुझे भी सुन लें।

श्री लाल कृष्ण आडवाणी : मैं प्रो-सीजर की बात उठा रहा हूँ कि इस सदन में दूसरे सदन के सदस्य का नाम ले सकते हैं या नहीं। मेरा कहना है कि नाम लेने में कोई आपत्ति नहीं है लेकिन उन पर आरोप नहीं लगा सकते।

श्री उपसभापति : आरोप लगाते हुए नाम नहीं ले सकते।

श्री लाल कृष्ण आडवाणी : यहां पर आरोप लगाया गया वाजपेयी जी पर जो गलत था। आरोप लगाने के लिए यह सदन नहीं है। अगर मैटर आफ फीक्ट की कोई बात कहते हैं तो ठीक है। मैं जनरल सैक्रेटरी हूँ बो.जे.पी. का, अगर कोई उस हाउस में कहे कि बो.जे.पी. के जनरल सैक्रेटरी ने फलानी बात कही तो वह कह सकता है, लेकिन वह आरोप नहीं लगा सकता। फीक्चुअल बात कहें तो उसमें कोई आपत्ति नहीं है। जो यहां पर सदन में कहा गया, जो चीज अडवाणी में छड़ी है कि कांग्रेस पार्टी के जनरल सैक्रेटरी राजीव गांधी ने लोन डिस्मिस लिया तो वह मैटर आफ फीक्ट है, यह गलती नहीं है, यह आरोप नहीं लगाया गया है। हम मिनिस्टर से सवाल पूछ रहे हैं कि राजीव गांधी ने लोन डिस्मिस लिया था नहीं? लेकिन यहां पर आरोप लगाया गया कि वाजपेयी को बुलाया गया फिर भी वह नहीं आए। इसलिए उन्होंने स्पष्टीकरण दिया है कि उन्हें नहीं बुलाया गया।

श्री बुद्ध प्रिय मौर्य : उपसभापति जी, माननीय आडवाणी जी ने जो कहा है कि स्टेटमेंट आफ फीक्ट में कोई आपत्ति

[श्री बुद्धाप्रिय मौर्य]

नहीं होनी चाहिए। निश्चितपूर्वक मैं मानता हूँ कि, लेकिन कोई भी आरोप नहीं लगाया जा सकता सदन में किसी भी माननीय सदस्य के खिलाफ। यहां पर आरोप लगाया गया, लेकिन उसमें आडवाणी जी ने एक भी शब्द नहीं कहा। लेकिन आडवाणी जी ने कहा है कि स्टेटमेंट आफ फैक्ट करने में कोई ऐतराज नहीं है। मैंने स्टेटमेंट आफ फैक्ट कहा है कि उस सदन के माननीय सदस्य अटल बिहारी वाजपेयी को गरीबों को पैसा बांटने के लिए 20 सूत्री कार्यक्रम के लिए बुलाया गया। यह स्टेटमेंट आफ फैक्ट है। ... (व्यवधान)

श्री उपसभापति : वह उन्होंने डिनाई कर दिया। ... (व्यवधान)

श्री बुद्ध प्रिय मौर्य : अटल बिहारी वाजपेयी को बुलाया गया, लेकिन अटल जी उसमें शामिल नहीं हुए। यह स्टेटमेंट आफ फैक्ट है। ... (व्यवधान)

डा० भाई महाबोर : अटल जी गरीबों को पैसा बांटने में कोई दिलचस्पी नहीं है, यह आरोप नहीं है तो क्या है ? ... (व्यवधान)

SHRI LAL K. ADVANI : This should be expunged on the same grounds. You cannot make an allegation against a Member of the other House. It is baseless. (Interruptions)

MR. DEPUTY CHAIRMAN: Rule 238A is quite clear. It says:

"No allegation of a defamatory or incriminatory nature shall be made by a Member against any other member or a member of the House...."

SHRI A. G. KULKARNI : Please tell me when I have made that, I only mentioned the name of Mr. Rajiv Gandhi who was the President. Is it an allegation? Why Mrs. Usha Malhotra should

be so much provoked, I do not understand.

MR. DEPUTY CHAIRMAN: Now the matter is over. (Interruptions)

SHRI A. G. KULKARNI: She is easily provoked unnecessarily. Don't get provoked.

SHRI DINESH GOSWAMI: Sir, I think we are going away from the Calling Attention. I have raised certain questions and I would be happy if the Minister would reply to them. (Interruptions)

MR. DEPUTY CHAIRMAN: While putting the questions, the Members should restrain themselves. If you are going to make a political type of question or speech, naturally there is so much "hulla gulla". If you put a question on facts, nobody can object. That is the difficulty.

SHRI A. G. KULKARNI: Is it a fault to mention who was the President of the meeting?

MR. DEPUTY CHAIRMAN: Mr. Kulkarni, we can follow what you have said.

SHRI A. G. KULKARNI: What is wrong if I say that Mr. Rajiv Gandhi presided? And she is provoked unnecessarily. (Interruptions)

श्रीमती ऊषा मलहोत्रा : श्रीमान्, मेरा नाम ये ले चुके हैं। मैं भी इस पर कहना चाहती हूँ। मिस्टर कुलकर्णी ने कहा कि फैक्टुअल पोजिशन स्टेट करने में कोई हर्ज नहीं है। आडवाणी जी ने भी यही कहा, मैं भी यही मानती हूँ। यह स्टेटमेंट आफ फैक्टर कर दिया तो मैं इनके साथ थी। लेकिन इन्होंने जो आरोप लगाने की कोशिश की। ऐसे फंक्शनों में मुझे भी बुलाया जाता है, औरों को भी बुलाया जाता है और उनको नहीं बुलाया गया तो हमारा कसूर नहीं है। तो क्या हम जिनता से पूछें कि

उनको क्यों नहीं बुलाते ? यह तो उनकी पूछना चाहिए ।

श्री उपसभापति : आप क्यों परेशान हैं, वह मिनिस्टर जवाब देंगे ।

श्रीमती उषा मल्होत्रा : हमको जब कभी बुलाया जाता है तो हम जाते हैं । हमने भी काम किया । यह जो आरोप लगा रहे हैं यह सरासर गलत हैं ।
(व्यवधान)

श्री उपसभापति : आरोप नहीं लगा रहे हैं ।

श्री लाल कृष्ण आडवाणी : सरकार पर आरोप बरबर है ।

श्री रामेश्वर सिंह : बंधुआ मजदूरों का सवाल भी इस देश में चल रहा है पैरों के अभाव में (व्यवधान)

श्री उपसभापति : बृत्ता करके आप मत बोलिये । नहीं तो ऐसे ही समय बर्बाद हो जायेगा । थोड़ा रामेश्वर सिंह जी की बात सुन लीजिए ।

श्री रामेश्वर सिंह : इनको मेरी बात सुननी चाहिए ।

श्री हरि सिंह नलवा (हरियाणा) : इनको एलाऊ मत कीजिए । (व्यवधान)

श्री उपसभापति : आप फिर क्यों खड़े हो गये ।

श्री रामेश्वर सिंह : मुझको एलाऊ करना पड़ेगा (व्यवधान)

श्री सैयद हिस्से रजा : जिसकी लाठी उसकी भैंस नहीं चलेगी । यह पालियामेंटरी इंसिस्टेंस्यून है । लाठी लेकर आप एलाऊ नहीं करा लेंगे । (व्यवधान)

श्री रामेश्वर सिंह : मैं नहीं समझ पा रहा हूँ ।
(Interruption by Shrimati Monika Das)

श्री उपसभापति : अगर आप लोग कृपा करके पांच मिनट रामेश्वर सिंह की

बात सुन लें तो आपने चला जाए ।
(व्यवधान) अगर आप एक शब्द कहेंगे तो वे इस मंचर रहेंगे । इससे फायदा क्या है । आप बृत्ता करके धैर्य रखिये । आप सतारूढ़ दल में हैं । उनके आरोप आपको सुनने पड़ेंगे । (व्यवधान)

(Interruption by Shrimati Monika Das)
Mrs. Monika Das, I am sorry to say, you go on disturbing. Why don't you please listen to him for a minute?

श्री लाल कृष्ण आडवाणी : हमारा महिलाओं को इस प्रकार ने डाटें नहीं ।

श्री उपसभापति : मैं गिमी को डांटता नहीं । (व्यवधान)

श्री रामेश्वर सिंह : मैं राष्ट्र का ध्यान दिलाये के लिए खड़ा हुआ हूँ । यह कोई मामूली सवाल नहीं है । इससे देश की सारी अर्थ-व्यवस्था चरमरा गई है । देश में अस्थिरता आती चरम सीमा पर पहुंच गया है । पुतारों जी आप कैबिनेट मंत्री नहीं हैं । आप स्टेट मिनिस्टर हैं ।
(व्यवधान)

श्री उपसभापति : आप अगला सवाल पूछिए ।

श्री रामेश्वर सिंह : मैं चाहता हूँ कि आप कैबिनेट के मंत्री बनें । (व्यवधान)

श्री उपसभापति : आप क्यों बार-बार उठते हैं । इनकी एक कदम तो बढने दीजिए । आप एक कदम भी सदन की चलने देना नहीं चाहते । अगर इस तरह से चला रहा तो ऐसे ही सदन का समय बर्बाद हो जाएगा । अगर आप बोलते रहे तो मैं इनकी बैठाने नहीं पाऊंगा । रामेश्वर सिंह जी को बोलने दीजिए ।
(व्यवधान) बीच में बोलने का प्रयास मत करिये ।

श्री रामेश्वर सिंह : उपसभापति महोदय, हमारी दिली ख्वाहिश है कि आप कैबिनेट मिनिस्टर बनें क्योंकि सभी कहेंगे होगा और वही बात बोलेंगे जो आज रात बीरेन्द्र सिंह

[श्री रामेश्वर सिंह]

जी बोलते हैं। मैं आपको इज्जत करता हूँ। मैं एक ही इससे चिंतित नहीं हूँ सारा राष्ट्र चिंतित है। यह जो रुखा बांटा जा रहा है इस रुपए का परिणाम क्या हो रहा है? यह रुखा ऐसे लोगों का दिया जा रहा है जिनको न टेक्नाकल ज्ञान है, न वैज्ञानिक ज्ञान है, न खेतों का ज्ञान है, न खेतों में कोई योगदान है। यह अनाप-गनाप रुखा बांटा जा रहा है। मेरा यह मांग है कि जिनको टेक्नाकल ज्ञान है, जिन्होंने आई टा आई से पास कर रखा है उनका आप यह पैसा दें ताकि वे कोई एक छोटी सी मशीन लगा सकें और कोई काम कर सकें। अभी मैं पढ़ रहा था कि एक आदमी ने पान का दुकान 240 रुपए में शुरू का ... (व्यवधान) 240 रुपए उसने पान का दुकान में लगाए और पांच हजार रुपए कमा कर बैंक में दे रहा है। और आप पांच हजार रुपए कर्ज के रूप में दे रहे हैं। आप यह रुखा किसी गरीब को दें जिससे वह छोटा-मोटा धंधा शुरू कर सके।

श्री उपसभापति : दूसरी बात लीजिए।

श्री रामेश्वर सिंह : बहुत से उद्योग मर रहे हैं लेकिन आप यह पैसा दे रहे हैं ऐसे लोगों को जिनके पास पहले ही पैसा बहुत है। इस सदन का हा राय नहीं है बल्कि देश भर में लोगों का यह राय है कि यह पैसा केवल इन्वेक्शन फंड के लिए दिया जा रहा है। दूसरी बात मैं यह कहना चाहता हूँ कि गरीब वर्ग को यह पैसा मिले। मैं यह चाहता हूँ कि बेरोजगार लोगों को पैसा मिले। (व्यवधान) इनका इलाज क्या है?

1 P. M.

श्री उपसभापति : आप पृष्ठिए।

श्री रामेश्वर सिंह : उपसभापति महोदय, मैं चाहता हूँ, मैं उन लोगों में से हूँ, मैंने

नारा दिया था कि बेरोजगारों को काम दो या बेरोजगारी का भत्ता दो। इसके लिए मैंने जेल की सजा भी काटी। मेरी मान्यता है, कल्पनाथ राय यहां बैठे हुए हैं, वह मेरे छोटे भाई के बराबर हैं, ये भी इस नारे को मानते हैं कि बेकारों को काम दो या उन्हें बेकारी का भत्ता दो। आप इसको शुरू करें और इस देश में जो 4 करोड़, 3 करोड़, 50 लाख बेकार लोग हैं उनको 50 रुपए पर मंथ दें। इसका नतीजा यह होगा कि जो चोरबाजारी, डकैती और लड़ाइयां ये कर रहे हैं, पढ़े-लिखे, एम० ए० पास लड़के ये काम करते हैं वह नहीं करेंगे। उपसभापति महोदय, आप भी उस इलाके से आते हैं जिस इलाके से मैं आता हूँ। हम लोग उस गरीब इलाके से आते हैं जहां कि पुअर क्लास लोगों की सेना, गरीबों की सेना, दबे हुए लोगों की सेना बढ़ रही है। आपने रिश्ता वालों के लिए स्कीम चलाई। मैं पूछना चाहता हूँ कि क्या यह स्कीम फेल नहीं हुई? इससे क्या इन गरीब लोगों का भला हुआ? मैं कहना चाहता हूँ अगर आपमें ईमानदारी है और आप चाहते हैं कि देश का भला हो तो आप इसको कैसिल करिए और बेरोजगारों को भत्ता देने की योजना चलायें।

श्री उपसभापति : ठीक है। अब आप समाप्त करिए।

श्री रामेश्वर सिंह : उपसभापति महोदय मैं दो मिनट का समय लूंगा इससे एक मिनट भी ज्यादा नहीं लूंगा।

उपसभापति महोदय, अगर आपको सचमुच देश में गरीबी मिटानी है, अगर आप चाहते हैं कि सचमुच में बेरोजगार लड़के-लड़कियों को काम मिले तो इसके लिए कुछ ठोस काम करना होगा। इन एम० ए० पास लड़के-लड़कियों ...

श्री उपसभापति : यह सवाल आपने पूछ लिया, दोहरादिये नहीं ।

श्री रामेश्वर सिंह : जो भी हो उनके लिए रोजगार के अवसर आप उपलब्ध करायें । अगर उनको तौकरा नहा मिलेगी तो मैंने कहा वे दूर रास्ते की तरफ जायेंगे । इसके लिए आप उन लोगों की एक फोर्स, पलटन बना दें ताकि वे जमीन भी तोड़े, पहाड़ भी तोड़ें, सड़क भी तोड़ें, सब तरह के काम करें और यह पैसा जो आपका व्यर्थ जा रहा है, जिसमें करप्शन की नदियां बह रही हैं उसका अच्छा उपयोग होगा । इस देश में गांधी जो का जो युग था वह त्याग और तपस्या का युग था । पंडित जवाहरलाल नेहरू का युग भोग-विलासिता का युग था और श्रीमती इंदिरा गांधी का युग भ्रष्टाचार तथा बेईमानी का युग है । राजीव गांधी को प्रधानमंत्री बनाने के लिए ... (व्यवधान) ...

श्री उपसभापति : अब आपकी बात खत्म हो गई। आप बैठ जाइए। ... (व्यवधान) ... रामेश्वर सिंह जी, आपने 2 मिनट कहा था, दो मिनट का समय समाप्त हो गया ... (व्यवधान) ... आप बैठ जाइए । राजनैतिक स्तर पर सदन का समय बरबाद करते हैं ... (व्यवधान) ...

SHRI SURESH KALMADI (Maharashtra): Mr. Deputy Chairman, Sir, on 15th August, Mrs. Indira Gandhi.... (Interruptions)

श्रीमती मोनिका दास : आप गरीब लोगों के लिए क्या कंट्रोलेशन दे रहे हैं ... (व्यवधान) ...

SHRI SURESH KALMADI: Sir, the Opposition cannot be accused of being unchivalrous because you have allowed the lady Members to speak. (Interruptions)

श्री सुशील चन्द महन्त (हरियाणा) : इस सदन की मर्यादा भंग हो रही है, आपके सामने हो रही है । ये दो मैम्बर सहैवान इस तरीके से बोलते हैं, एक दूसरे से एकास दी हूँ उस बोलते हैं । इससे क्या फायदा है एड्रेस मस्ट बी थू दी चेयर । आप में बात नहीं कर सकते हैं । (व्यवधान)

श्रीमती मोनिका दास : हमारी मर्जी है जिसको चाहे प्राइम मिनिस्टर बनावें । (व्यवधान)

श्री सुशील चन्द महन्त : आपके सामने हो रहा है ।

SHRI SURESH KALMADI: I have been chivalrous. I did not start it off.

Sir, Mrs. Indira Gandhi announced a very populous, election-oriented scheme for a crash programme of unemployment on the 15th August at the Red Fort. Actually, the whole scheme was still-born because at that time, the Parliament was in session and it was not announced in Parliament; it was announced there. So, the whole scheme has gone wrong right from the way it was announced. Of course, it has given widespread employment not to the poor, not to the farmers or the educated unemployed, but it has given employment to a new breed of political parasites and touts whom we have seen during the last four years and who are acting as commission agents. The whole scheme stinks of corruption. Not only there is commission for touts, there is commission for the bank form which has to be got from the District industries centres, there is commission for forwarding it to the bank, and there is commission for final granting of the loan. What is left for the poor man? Anyway, the privileged have got their loans, the workers have got it, the relations and friends of the ruling party have got it. The entire family—Ram Lal, Mohan Lal, Kishore Lal and Bhajan Lal—the whole family has been given if they belonged to the ruling

[Shri Suresh Kalmadi]

party. In fact, this is Congress (I) self-employment scheme. No guarantor is required to sign this thing, but only the right political connections who could phone up are required, and the loans are given there.

Sir, the Youth Congress (I) had organised a cadre-building camp at the Nehru Stadium of the Asiad fame. My information is that the workers were informed of the scheme in advance and were told to self-employ themselves. Field officers of the banks have been told to coordinate loan disbursement with the Youth Congress (I) Committees and the 20-point programme committees of the Congress (I).

Sir, I shall just read out the text of a telegram sent by the Karnataka State Unit of the Associate Banks' Officers' Association to the President. Of course, just now, Mr. Bhandare said that we have a very dynamic Finance Minister who is implementing the scheme very well. I will just read out the telegram sent by them to the President.

MR. DEPUTY CHAIRMAN: You give the gist only.

SHRI SURESH KALMADI: This is a telegram; it cannot be so long. The telegram says :

"This protest being lodged representing strong sentiments of all Bank Officers in Karnataka (Stop) Hon'ble Dy. Minister, Finance, Janardhan Poojary inciting people against banks and bank officers using intemperate language (1) Bank officers are part of hierarchical administrative system of banks (2) They are accountable to authorities within bank (3) They can act only on basis of written orders of appropriate authorities (4) Janardhan Poojary directly orders officers to grant higher loans on pain of suspension, dismissal flogging, humiliates officers in public meeting (5) While organisationally AICOBOD fully supports objectives behind mass loaning programmes, we must protect interests of officers (6)

Officers have to function within infra-structural and administrative constraint—Acute shortage of staff is chronic (7) Loading unbearable burden on officers without staff support results in irregularities, possible losses to banks for which officers have paid by losing jobs and social security benefits. (8) Bank officers are not obliged to participate in such public meeting where Deputy Minister chooses to insult them (9) Banking Regulation Act required banking operations to take place within banking hours and at premises licensed by Reserve Bank. Announcing loan amounts and borrowers names in public offends Banking Rules and oath of secrecy that bank officers are bound by We say with regret good objectives are being spoiled by Minister by generate atmosphere of fear, hostility and (Interruptions) "Kind note These actions would be..."

Sir, this goes on. And, Sir, I would also like to make my last point before I put the questions. This is about the loan mela which was scheduled to be held at Bombay, in Bandra, in the Backbay Reclamation grounds on 10th March. In this Backbay Reclamation we have a lot of circuses. I would like to know whether this mass loan circus is also going to be held there. I believe here there are very big demonstrations by the citizens and especially by the educated unemployed in Bombay. I understand that this mass loan scheme has been cancelled. I would like to know whether this cancellation is only for Bombay or it is being cancelled throughout the country. This clarification I would like to have from the hon. Minister. My questions to you, Sir, are, is the Government prepared to display the list of people who have taken loans on the Notice Boards of different banks; will the Government appoint a CBI inquiry in respect of people who have received the loans and see how these have been utilised; does the loan mela not infringe the provisions of the Banking Companies Regulation Act requiring banking operation to take place within the banking hours and in the premises licensed by

the Reserve Bank of India; has the Government received any memoranda from the All India Confederation of Bank Officers Organisation appealing to the President of India to halt 'extra-constitutional acts' and whether there is a climate of fear among bank officials? Sir, these are my questions. Of course these loans which are being given to two and a half lakh people have election basis. But five crore unemployed are watching this very silently and when the election comes they shall not be silent spectator but overthrow this corrupt Government of Shrimati Indira Gandhi.

MR. DEPUTY CHAIRMAN: Yes, Mr. Minister.

SHRI GHULAM RASOOL MATTO: (Jammu and Kashmir): Sir, I want to ask only one question.

MR. DEPUTY CHAIRMAN: No, I will not allow.

SHRI GHULAM RASOOL MATTO: Kindly give me only half a minute, Sir.

MR. DEPUTY CHAIRMAN: No. Please take your seat. (Interruptions) Mr. Matto, I know, please take your seat. You know, I have allowed Mr. Kalmadi on a special request that he has to say something.

SHRI GHULAM RASOOL MATTO: Sir, I will take only half a minute.

MR. DEPUTY CHAIRMAN: You cannot have the benefit of the group and party, both-ways.

SHRI GHULAM RASOOL MATTO: Sir, only half a minute.

MR. DEPUTY CHAIRMAN: Mr. Matto will not go on record. Yes, Mr. Minister.

SHRI GHULAM RASOOL MATTO:

श्री उपसभापति : अब एक ग्रुप से कितने आदमियों को देंगे ; कैसे चलेगा... (व्यवधान) यह काम नहीं चल सकता है।

SHRI JANARDHANA POOJARY: Sir, I am grateful...

MR. DEPUTY CHAIRMAN: Please reply to the relevant questions and do not go into the details.

SHRI JANARDHANA POOJARY: to the hon. Members for giving me the opportunity to explain the stand of the Government and the question that is being raised not only in this House but also outside. Sir, we took up the charge. Finance Minister and myself, in the month of January 1982. After taking the charge...

MR. DEPUTY CHAIRMAN: Do you see any justification that the majority parties get one Member and small groups want three, four or five Members. No, I will not allow. It is a matter of principle in the House. I cannot run the House like this.

श्री जगदीश प्रसाद माथुर : मैंने बहुत सवाल किये हैं... (व्यवधान) मैंने कस्ट प्रेक्टिस के बहुत से इन्स्ट्रक्शन्स दिये हैं क्या सी० बी० आई० की इन्क्वायरी कराएंगे (व्यवधान)

श्री उपसभापति : आप कितनी बार कहेंगे। आप जवाब तो सुनना नहीं चाहते? आपने आरोप लगा दिया, आपका काम हो गया, छुट्टी हो गयी... (व्यवधान) एक-एक मिनट पर खड़े हो जायेंगे तो कैसे जवाब देंगे... (व्यवधान) एक घंटा आप खड़े हो गये, एक घंटे का जवाब हो जाएगा, इतना समय हमारे पास कहाँ है।

Please reply to the relevant questions and do not go into the details.

SHRI JANARDHANA POOJARY: Sir, I am grateful to the hon. Members for giving me an opportunity to explain the stand of the Government and the question that is being raised not only in this House but also outside the House.

Sir, we took up the charge, our Finance Minister and myself in the month of Jan-

[Shri Janardhana Poojary]

uary 1982. After taking the charge what was the duty of the Minister and the Government? As a Minister, a Deputy Minister, what is it that I should have done? I went through the criticism of the opposition parties regarding the functioning of the banking sector. I went through the criticism of the hon. Members from that side of the House as also from the Treasury Benches. I studied it. After studying it what was the complaint? It was said that so far as the banking sector is concerned, the quality of service has gone down and the people are not attending their duties on time and the programmes are not being implemented properly.

And the programme meant for the weaker sections is not reaching the weaker sections; there is element of corruption and also that the guidelines of the Government of India, of the Reserve Bank, are being flouted. Now, what is the duty of the Government of India or of the Minister? I brought it to the notice of the Finance Minister. I paid surprise visits throughout the country; I paid in cognito visits throughout the country to see the functioning with my own eyes. What I have seen has appeared in the papers also; I have got documentary evidence; I recorded the statements of the people who are at the helm of affairs in the banking sector; I recorded the statements of the people on what they have observed...

SHRI SURESH KALMADI: What is the total of the bank loan? Come to the point.

SHRI JANARDHANA POOJARY: I am giving the background also. As Opposition member or as Opposition party, or as a citizen of the country, what do you want—this is what to know; whether you want us to act or you want us to sleep over it. There were people in the banking sector—There were some; I do not generalise all of them—who would come to the office at 11.30 and go away at 2.30 P.M. and coming only the next day, and yet ask for 'overtime' saying that they

were working till 8 P.M. There were people in the banking sector who, during peak hours, put their legs on the table, smoking continuously for one hour or so. I have observed all these things in cognito. Prime Minister had observed that bank premises should be kept clean and records should be kept properly and efficiency should be improved in the administration. For your information, since 1972—I will reply to each and every point—and not 1982, inter-branch reconciliation had been pending. I verified the ledgers, and after our hon. Member Shri Era Sezhiyan submitted his report here, bringing out all these things, I saw with my own eyes how poorer sections were treated in the banking sector. I went to Cuttack; I saw how the people are being treated and how inefficiency prevailed. What was the result? Checks and cross-checks started. We have not stopped overtime. In one year we stopped the malpractices. Why are the bank people not happy with me? Why are they against me? I stopped their overtime. As a result, in one year, there was a saving of Rs. 16,85,00,000. Do you think the bank people will be happy with me? They will never be happy with me. As Minister, I personally went at 9.30 in the morning and sat in the bank to see at what time the employees come. I paid surprise visits to find what time they leave. About cleanliness, I personally cleaned the tables in the bank to show to them how cleanliness should be observed. That is how efficiency can be brought.

I have seen the performance of the loans given under IRDP programme. Rs. 600 crores have been given to people from banking and cooperative sector under this programme. I verified the performance in 1980-81. Only Rs. 289 crores were given; it fell short of the target. Take the performance in 1981-82. Only Rs. 467 crores were given, and target was not reached. And you have seen the performance now. We have to tone up the administration. You people, Opposition Members, are also responsible. You are also criticising. The Press is also criticising and our people are also criticising. We have to see that some

improvement is brought about. Most of the opposition people, our party people and the weaker sections as well as press do not know what benefits are being given from the banking sector. You do not know. Even the people's representatives do not know. The Press also not know. Nobody is telling. No publicity is being given.

You say, there is an element of corruption. You say, these programmes are not being implemented. We have to see that all this is being implemented. What have we done? For the last two years, I have been moving. We came to Delhi only at the end of 1983. Only on the 4th January, we distributed. Before that, I have been moved. I moved in Rajasthan, I moved in Bihar, I moved in Orissa, I moved in U.P. I moved in Andhra Pradesh, I moved in Karnataka. For what purpose? To see that...

(Interruptions)

SHRI JAGDISH PRASAD MATHUR: Come to the point. *(Interruptions)*

SHRI JANARDHANA POOJARY: I am coming to the point. I am coming to your relevant point. I will come to that. What had happened? Why these melas are being held? I have moved....

SHRI SURESH KALMADI: Yes, melas are being held. *(Interruptions)*

SHRI J. K. JAIN (Madhya Pradesh): If you are not interested, then, you * from the House. Let him speak. *(Interruptions)*

SHRI SHRIDHAR WASUDEO DHABE (Maharashtra): Mr. Jain, you are a res-

ponsible Member. How can you say so? *(Interruptions)*

MR. DEPUTY CHAIRMAN: Please take your seats.

(Interruptions)

SHRI SHRIDHAR WASUDEO DHABE: Mr. Jain should withdraw these words. How can he ask anybody to * Is it the way? *(Interruptions)*

SHRI J. K. JAIN: They are not interested in poor people. What he has done, he is narrating. Why are they disturbing him?

(Interruptions)

SHRI SHRIDHAR WASUDEO DHABE: He cannot say.*. He should be asked to withdraw these words. Or, you should remove it from the records. Kindly go through the records. He is asking an hon. Member to *. He is not the Chairman. He is appropriating your powers. A responsible Member like Mr. Jain should not speak like this.

श्री रामेश्वर सिंह : मेरा व्यवस्था का प्रश्न है। मैं आप से यह जानना चाहता हूँ कि आप के रहते हुए, जब आप इस सदन की व्यवस्था देखने वाले व्यक्ति हैं, क्या एक सदस्य किसी दूसरे सदस्य को कह सकता है कि सदन में*

श्री बुद्ध प्रिय जोषी : एक घंटे तक नाना प्रकार के आरोप सरकार के खिलाफ लगाते रहे, अब क्या मंत्री का कर्तव्य नहीं होता कि उन का जवाब दे। क्या ये सुनेंगे नहीं, मैं आप से यह जानना चाहता हूँ (व्यवधान)

*Expunged as ordered by the Chair.

श्री रामेश्वर सिंह : बेयर देखेगा रामेश्वर सिंह गलत करेगा तो आप कह सकते हैं। आप हम को हाउस से निकाल भी सकते हैं।

श्री उपसभापति : हम ऐसा करेंगे नहीं।

श्री रामेश्वर सिंह : मान लीजिए...

श्री उपसभापति : आप ने कह दिया, ठीक है, कोई सदस्य किसी सदस्य को कुछ न कहे।

श्री रामेश्वर सिंह : आप इन से कहिये यह माफी मांगें।

श्री जे० के० जैन : एक इम्पारटेंट विषय के ऊपर चर्चा हो रही है और यह लोग इन्टरेस्टेड नहीं हैं गरीबों के लिए। हमारी सरकार ने उन की मदद करने के लिए योजना बनाई है और ये लोग उस योजना को सेबोटेज करना चाहते हैं।

MR. DEPUTY CHAIRMAN: These words will be removed from the record.

SHRI J. K. JAIN: I said, he should be asked to*

(Interruptions)

SHRI JANARDHANA POOJARY: Sir, now, the allegation is that, in regard to the benefits reaching the weaker sections, there is an element of corruption. The allegation is that the guidelines of the Reserve Bank of India are being flouted. An hon. Member from the Lok Dal,— I think, his name is Mr. Hukumdeo Narayan Yadav—once made this remark that

*Expunged as ordered by the Chair

when we go to the bank, even under the I.R.D.P., the value, the cost, the prices of the things which are being given under this programme, are higher than the market price. What has the Minister to do? The question is, whether we should go into this or not? For that purpose, we thought that we have to educate the people. We have to show that it reaches weaker sections. Even the opposition members can see who the beneficiaries are. The people of this country can see whether these people are properly identified. And who identifies them? Under the IRDP programme DRDAs are to identify. In priority sector banks should identify. You people can openly see. You can criticise afterwards if it is not reaching the proper people. It is open to the public and to the people to see all this. What is the Minister doing? There is an element of corruption. The Minister is moving from village to village, from district to district. Personally he is going, arranging functions, asking the beneficiaries to be bold enough and say if there is corruption, whether anything has been taken from them. I am telling them, don't be afraid of anybody, say boldly what has happened. (Interruptions).

श्री रामेश्वर सिंह : इस प्रोग्राम में भ्रष्टाचार है।

SHRI JANARDHANA POOJARY: What is the result? For your information my brother, in Jodhpur, Rajasthan, one poor man got courage, he got up and said, one Patwari had taken Rs. 100 for granting loan. I could not take any action. It was for the State Government to take action because that Patwari was the employee of the State Government. I asked

the Deputy Commissioner and as per the law he took the action against him. The main thing is, we have to see how the people are to be identified. You are correct, it should reach the poorest among the poor, the persons who are not having anything to wear or to eat or to live in. Such people are to be identified. (*Interruptions*) I think the hon. Member can sit for some time.

MR. DEPUTY CHAIRMAN: You go on.

SHRI JANARDHANA POOJARY: Who have to be identified? (*Interruptions*) Please allow me. I will come to that. So far as IRDP programmes are concerned these people are to be identified by DRDAs of the State Governments.

SHRI NIRMAL CHATTERJEE: (West Bengal): The identification is done at the block level and not at the DRDAs level which is the district level.

SHRI JANARDHANA POOJARY: If it is not correct, you can bring a private motion against me.

SHRI NIRMAL CHATTERJEE: You are making a mistake. I am trying to inform you.

SHRI JANARDHANA POOJARY: The hon. Member can hear me first. I have not interfered. I never interfere. I have got my own responsibility. I am speaking with full responsibility that under the IRDP programme DRDAs are to identify and while identifying they have to identify the poorest among the poor.

SHRI NIRMAL CHATTERJEE: He belongs to the Finance Ministry. Therefore, he does not know it. I am a member of the State level Committee. I know that it is the Panchayat samities who identify.

SHRI JANARDHANA POOJARY: Please hear me. I am coming to the point. They have to identify.

SHRI SURESH KALMADI: The Calling Attention is on the banks, not on the functioning of the Finance Ministry. He will speak for half an hour on other things and five minutes on this Calling Attention. This is not correct.

SHRI JANARDHANA POOJARY: I know that you also belong to our district, I will give all the details. Now, Sir, who are the people to be identified? These are the poorest among the poor people who are not in a position to have any income, who do not have any livelihood, they have to be identified. They must give loans from the bank and after giving they must be properly monitored; they must be properly guided. This amount should be given to them. After giving that amount, they must generate income. It is not the programme that at the time of identification they must be in a position to pay back that amount. That is not the purpose. After giving this money, it must generate income, they must generate employment and out of employment and income generated, they must be in a position to pay back. That is the purpose. You hear me please. For those people no surety is available; no security is there. This is the Reserve Bank's guideline that upto Rs. 5000, for those people no

surety or security is required. The security will be the asset created out of the loan. That is the only security i.e. the asset created.

These things must be followed up. Now what is happening? Now this is the guideline of the Reserve Bank. That is the circular issued. That guideline is clear. The words used are: "should not be asked for". The word used is not "not to insist on" but that the bank people "should not ask for". Why?

SHRI B. SATYANARAYAN REDDY: The question is they are violating the Reserve Bank rules.

SHRI NIRMAL CHATTERJEE: Did you issue any instructions to the bank people...

MR. DEPUTY CHAIRMAN: I will not allow this. You cannot get up every time like this.

SHRI JANARDHANA POOJARY: I did not interfere when you people were speaking. I will explain every thing now.

Now, Sir, we have to see whether this guideline is implemented or not, whether it reaches the people or not. We should see that. And in the public meetings of mass loan functions the Minister is moving, the Government is moving to see whether it is being implemented or not-not only going to the towns but earlier we have gone to villages, at taluka level, at district level, to the hilly places. We have verified it. We explain the programme to the peo-

ple. They are getting up and speaking to the Minister what you are telling here today also. "Sir, they asked for surety or security upto Rs. 5000. You have been stating this; people have been complaining outside that it is not being followed. Now you wanted implementation; the country wanted implementation of the programme. So we are moving. The Minister is asking whether it is being violated. And people are telling us: "there is violation". They get up and say so. Then I ask some of the people to come forward. "What had happened?" "Sir, they asked for surety and security". "Did you have surety?" "No". Then what have you done?" "I have begged somebody, touched his feet and brought him and the surety has been given". What has the Minister to do? What has the Government to do? It is for you to judge. If some hon. Members like Mr. Suresh Kalmadi do not want it, I cannot help it. But what you want is implementation. And what had happened? I ask: "Which is the bank?" "This is the bank". I send for the manager and ask him: "Has it been done?" "Yes". "Have you seen the guidelines of the Reserve Bank?" "Yes, I have seen". "What does it say?" "We should not ask for surety or security." And then he said: "I violated it." "Why have you violated it?" "Because he will not pay". I said: "Did you pay him earlier?" "No." Then I said: "For the first time you are paying to them..." (Interruptions) I am not yielding.

SHRI NIRMAL CHATTERJEE: I just want to help you.

SHRI JAGDISH PRASAD MA-
THUR: Sir, it is more than half
an hour and the hon. Minister is
just lingering on and not a single
specific point that we have raised
is replied to. Will you please di-

(Shri Jagdish Prashad Mathur)
rect the hon. Minister to reply to our points?

SHRI JANARDHANA POO-JARY: I am replying; I am replying to all these.

(Interruptions)

SHRI SURESH KALMADI: Are you ready for a CBI inquiry? Answer that.

SHRI JANARDHANA POO-JARY: I am answering the points raised by hon. Shri Goswami. Before coming to Delhi we have distributed throughout India—and what we have done, I will tell you. Even Harijan members came there and through them also we distributed and nobody raised cries. Even Telugu Desam people came to the dais and in my presence they distributed, but nobody raised cries. Even Janata MLAs came and distributed but nobody raised cries because, already their names have gone on record. When it came to Delhi, just because Mr. Rajiv Gandhi came and distributed the loans, because of that .. (Interruptions) ..

SHRI SURESH KALMADI: In what capacity did he distributed?

SHRI JANARDHANA POO-JARY: The fact that he happens to be the son of the Prime Minister is not a crime. On that these people are politicising ... (Interruptions) ..

SHRI SURESH KALMADI: Is it your party programme or is it a Government programme? He is a General Secretary of your party.

SHRI JANARDHANA POO-JARY: It is a Government programme and, for your information, Sir, ... (Interruptions).

MR. DEPUTY CHAIRMAN: Only the Minister will be recorded; nobody else.

SHRI JANARDHANA POO-JARY: At some places, even the journalists came forward. I had called the journalists from the audience. They came and they also distributed the loans. Nobody raised the question (Interruptions) Because here it has been done ... (Interruptions) ...

MR. DEPUTY CHAIRMAN: Do not record anybody. I have not allowed. (Interruptions) Do not disturb. Let him reply. Let only the Minister speak. Only the Minister will go on record; nobody else.

SHRI JANARDHANA POO-JARY: Another point that has been raised.

SHRI SURESH KALMADI:*

SHRI JAGDISH PRASAD MATHUR:*

SHRI JANARDHANA POO-JARY: Some hon. Members started reading the telegrams also. I will have to answer that.

SHRI MURLIDHAR CHANDRAKANT BHANDARE*

MR. DEPUTY CHAIRMAN: Please take your seats.

SHRI RAMESHWAR SINGH*

श्री उपसभापति : आप बैठिये । आप रक्षा की बात करते हैं । मैंने सदन की तंग करते हैं । आप बैठिये । ... (व्यवधान)

SHRI JAGDISH PRASAD MATHUR*

श्री उपसभापति : देखिये मायुर माहव, अगर आप इनकी बात पूरी नहीं सुन सकते ... (व्यवधान)

SHRI JANARDHANA POO-JARY: I have to answer one by one.

SHRI VISHVAJIT PRITHVIT SINGH*

*Not recorded.

MR. DEPUTY CHAIRMAN: Please, Mr. Rameshwar Singh. Do not record Mr. Rameshwar Singh. I will see the records. Whatever he said will not go on record. Do not waste the time of the House.

श्री रामेश्वर सिंह : *

श्री उपसभापति : आप बैठ जाइये ।

श्री रामेश्वर सिंह : *

श्री उपसभापति : आप मुझे भी यह गाली देंगे । मैं यानवेय ली मुनने के लिए तैयार नहीं हूँ ।

श्री रामेश्वर सिंह : *

श्री उपसभापति : कृपा कर के इस सदन की गरिमा का थोड़ा ध्यान रखिये । आप यहाँ इस सदन में आकर ऐसी बातें न कहिये जो अशोभनीय हों । किसी के प्रति अनादर की बात न करिए ।

श्री रामेश्वर सिंह : *

श्री उपसभापति : मुझे पता है आप क्या करते हैं । आप बैठ जाइये । मेरा आपस वही अनुरोध है ।

SHRI JANARDHANA POOJARY: Is it not a fact that the allegations has been made in the House that it was meant for getting votes? It has been clearly stated. I have to rebutt it. We have not given to any of our party people.

MR. DEPUTY CHAIRMAN: Do not go into all these things. They will criticise. That is all right.

SHRI JANARDHANA POOJARY: Whether Mr. Mathur's brother has voted for this party or that party, can he know? Nobody can say for whom he has voted. In 1977 we lost in northern India.

SHRI SURESH KALMADI: *

SHRI SHRIDHAR WASUDEO DHABE: In protest we are walking out.

[At this stage some hon. Members left the Chamber].

SHRI JANARDHANA POOJARY: I am meeting all the points. In 1977 we lost. And what happened? In northern India we did not get a single seat in many of the States. But in the year 1980 those people were voted out. Nobody can say that in this country somebody is his voter, that the poor man is his voter. Nobody can say that.

Now, our party is going to implement these programmes. We want to see that they reach the weaker sections. That is our intention. We want to see that the programmes are implemented effectively. Now my submission to the Chair is that we have been trying to implement our programmes faithfully and we have been doing it, and that is why these people are politicising it and we are not politicising it. Thank you very much, Sir.

SHRI DINESH GOSWAMI: Sir, I did not interrupt. My questions were of a different type. I pointed out some allegations which have come out in the papers. Will the Minister assure me that he will enquire into the allegations and let us know, even later on, the outcome of these allegations?

SHRI JANARDHANA POOJARY: There are allegations appeared in the Press also. We know them. We know that in the banking sector also, even in our House, when there is a big function, we cannot say that everything is all right. There may be some such persons. There are black sheep in the banking sec-

tor. They want to scuttle it out. And, Sir, you have heard Mr. Suresh Kalma'di reading out the telegram. What does it say? Even one section of people in the banking sector do not like it also. Some people want to scuttle it out. *(Interruptions)* We will look into. *(Interruptions)*

MR. DEPUTY CHAIRMAN:
You look into this.

सदस्य तर्ही दो बजकर पैतारि,रा
मिनट न जातः है ।

The House then adjourned for lunch at fifty-one minutes past one of the clock.

The House reassembled after lunch at fort-seven minutes past two of the clock, **Mr. Deputy Chairman** in the Chair.

THE BUDGET (PONDICHERRY)

THE MINISTER OF FINANCE (SHRI PRANAB KUMAR MUKHERJEE): Sir, with your permission, I beg to lay on the Table a statement (in English and Hindi) of the estimated receipts and expenditure of the Government of Pondicherry for the year 1984-85.

**SUPPLEMENTARY DEMANDS
FOR GRANTS FOR EXPENDI-
TURE OF THE GOVERNMENT
OF PONDICHERY FOR THE
YEAR 1983-84**

THE MINISTER OF FINANCE (SHRI PRANAB KUMAR MUKHERJEE): Sir, I beg to lay on the Table a statement (in English and Hindi) showing the Supplementary Demands for Grants for Expenditure of the Government of Pondicherry for the year 1983-84.

REFERENCE TO THE REPORTED AGITATION BY LAWYERS IN DELHI

MR. DEPUTY CHAIRMAN: Now we take up Special Mentions. Mr. Bhandare.

SHRI MURLIDHAR CHANDRAKANT BHANDARE (Maharashtra): Mr. Deputy Chairman, Sir, for the last about 12 days Delhi is witnessing an unusual spectacle.

SHRI KALYAN ROY (West Bengal): Distribution of loans, you mean?

SHRI MURLIDHAR CHANDRAKANT BHANDARE: The lawyers who practise in Tis Hazari courts, Shahdara courts and Patiala courts are either on strike or some of them are boycotting the courts. Now this has arisen out of a situation where there is a decision of the Government to split Delhi into five different zones or districts and set up courts there. Now some lawyers find that this is a favourable decision; other lawyers find that this is not a favourable decision. But what I want to emphasise is that in a matter of this nature, it is not what the lawyers feel or what the judges feel which is of permanent importance; it is the interest of the litigants which is of permanent importance. And there is no gainsaying the fact that if we divide the courts and make them easily accessible to the people coming from long distances, much of their time will be saved and it will be very convenient for them. It must be remembered that courts and laws exist for litigants who are the real consumers of justice. I am really pained to find that there is a rivalry between lawyers, between those supporting this move and those opposing this move. I only hope that the courts, who have also tried to take a stand one way