

**Request for enactment of suitable legislation to regulate National Rural Banks in the country**

SHRI E.M. SUDARSHANA NATCHIAPPAN (Tamil Nadu): Mr. Deputy Chairman, Sir, the primary cooperative banks are developed to cater to the financial needs at the grassroot level. But the primary co-operative banks are facing the problem in all quarters as there is no constitutional mandate to conduct the elections. This has made the State Governments or the Reserve Bank of India to dissolve the Board and nominate the officials as special officers and Board of nominees against the intention of cooperative movement just to make the financial management continue. But none of financial needs of rural people was fulfilled, as they need the liberty and power from the Government or higher officials.

Hence the rural people have dependency on rural banks, which are different from cooperative banks and commercial banks. The working culture, understanding and communicative skill of the rural banks employees are totally different from the commercial banks. Sir, 14,345 branches spread in 516 districts of the entire nation sponsored by 196 RRBs having 5 crore customers should be brought under one banking system, as National Rural Bank. The sponsoring banks have retained around Rs. 18,000 crores of RRB deposits at lower interest but the lending of the deposit is confined to Rs. 500 crore only. I request the Government of India to strengthen rural lending by having exclusive rural banks for every 10,000 population; by having all the rural banks under one management; by disbanding NABARD whose culture and working is more expensive as intermediary rather than sponsor. Hence National Rural Bank of India may be constituted by a legislation in Parliament. Thank you.

SHRI GK. VASAN (Tamil Nadu): Sir, I associate myself with this issue.

**Demand for construction of bridge over Brahmaputra to link North Guwahati with Guwahati city**

SHRI DWIJENDRA NATH SHARMAH (Assam): Sir, the north bank of the Brahmaputra, particularly Kamrup, Nalbari and Barpeta districts of Assam, is by far the most backward area in the country. Backwardness manifested by total absence of industry, major projects, important Government institutions, etc., is largely attributable to lamentable lack of connectivity with the more developed south bank of the State as well as