

REFERENCE TO NOTICE OF
MOTION FOR PAPERS

SHRI BHUPESH GUPTA (West Bengal): Sir, what has happened to the Motion for Papers, notice of which I gave?

MR. CHAIRMAN: You will know it in due course.

SHRI BHUPESH GUPTA: But the session is coming to an end.

MR. CHAIRMAN: This is not the time to give you the information. It will come to you from the office.

SHRI A. M. TARIQ (Jammu and Kashmir): Sir, I would like to draw your attention to the report from the Lok Sabha that yesterday they reprimanded three hon. Members of a political party who had shown some sort of bad behaviour towards our President, and one Member of that party is in this House also.

MR. CHAIRMAN: Mr. Tariq, if you want to raise any point, I suggest, you discuss the matter with me beforehand in my Chamber.

SHRI A. M. TARIQ: I only want to know whether you are taking the....

MR. CHAIRMAN: How do I know what point you will raise? If you make a speech, it will be too late when I come to know it. I don't know what point you want to raise and if you make a speech I will not be able to stop you. I cannot stop you till you finish and then the thing is useless. Therefore, you can see me in my Chamber.

THE AGRICULTURAL REFINANCE
CORPORATION BILL, 1963—
continued

MR. CHAIRMAN: We shall now proceed with the further consideration of the Agricultural Refinance Corporation Bill, 1963. Shri Abdul Ghani was speaking and he may continue his speech now.

شری عبدالغنی (پنجاب): چیرمین

صاحب - میں کل عرض کر رہا تھا -

شری سभापति: आप शुरू करें इस से पहले मैं आपको याद दिला दूँ कि आप पैंतीस मिनट बोल चुके हैं पिछली दफा।

شری عبدالغنی: میں یہ عرض کر

رہا تھا کہ اس وقت تک کسان کی بھلائی کے لئے جو بڑے بڑے قدم اٹھائے گئے اس میں بڑی ہی ترقیاں ہوئیں - میں ان-پارو نے اُس کو بڑے غلط ڈھنگ سے استعمال کیا تو میں یہ عرض کر رہا تھا کہ سرکار جب اس بل کو لا رہی ہے تو مبارک باد کی مستحق ہے بشرطیکہ اسی طرح سے نہ ہو جیسے پہلے گورنمنٹ فارم بنائے گئے تو سرکار کے آدمیوں کی یا ایلی نکمی زمینوں کو خرید لیا گیا جو بالکل بے کار ہوا کروڑوں روپیہ ضائع کیا اور لاکھوں روپیہ کا سالانہ نقصان اب بھی ہو رہا ہے - اسی طرح کوآپریٹو کے نام پر جو روپیہ دیا گیا اس میں بھی ہوشیار سرکاری آدمیوں نے وہ روپیہ استعمال کیا تو میں عرض کر رہا تھا کہ آپ جو کارپوریشن بنانے جا رہے ہیں جس میں ۲۵ کروڑ روپیہ تک آپ نے رکھا ہے اور پچاس لاکھ تک بھی آپ کسی انسٹی ٹیوشن کو دیکھے جو کسانوں کے ہمت میں کام کرے گا تو میری دلی خواہش یہ ہے کہ آپ ایسا سوچیں کہ جو چھوٹے چھوٹے کسان ہیں جو ساٹھ فی صدی سے زائد ہیں اور

[شری عبدالغنی]

جن کی زمین پانچ ایکڑ تک ہے ان کو کسی طرح سے فائدہ پہنچے۔ جب سے رام راج آیا ہے چہرہ میں صاحب - سوئیں بڑی بلوں بہت مبارک ہوا بللی چاہئیں لیکن کسان جو دودھ چھاچھ اور مکھن کی برکت سے فائدہ اٹھاتا تھا وہ محروم ہو گیا۔ ہم نے تیری کھول دی ہے دلی میں جہاں لاکھوں سن دودھ آتا ہے۔ ٹھیک ہے دہلی والوں کی بھی خدمت کرنی چاہئے آج بجائے اس نے کہ کسان اپنے یہاں اچھی گائیں رکھتے اچھی اچھی بھہلے رکھتے تو میں سمجھتا کہ انہوں نے ایک بہتر سے بہتر نسل کو لاکر اچھے سے اچھا دودھ دیا لیکن ایسا نہیں ہوا۔ جناب چہرہ میں صاحب - میں یہ اس لئے کہہ رہا ہوں کیونکہ یہاں پر رکھا گیا ہے کہ یہ روپیہ تیری کے لئے بھی دیا جائے گا یہ روپیہ پولٹری کے لئے بھی دیا جائے گا اور جیسا کہ کل تھامس صاحب نے کہا ہے کہ مکھن کی بجائے فھس کم نہیں۔ ہاں فھس فری بھی سرکار کو دے تو کوئی خرچ کی بات نہیں۔ اس کے معنی یہ نہیں ہیں کہ اگر تیری کھلے تو کسان کو اس کا فائدہ نہیں پہنچے۔ کسان تیریاں کھولے گا نہیں کیونکہ اب تک جو تیریاں کھلی ہیں ان میں اگو میں یہ کہوں کہ کسان پچیس پرنسٹ بھی نہیں ہیں تو میں کوئی مبالغہ نہیں کرتا آپ کی اتنی

مستغریاں ہیں۔ پہلے ہی کافی سے زیادہ متکئے ہیں کوئی ہریجن ویل فیر کے نام پر ہے کوئی اور کسی آرگنائزیشن کے نام پر ہے امداد پہلے ہی چل رہی ہے۔ لیکن اس میں طریقہ یہ تھا کہ سو روپیہ اگر آپ کو ایک کسان کو دینا ہے تو وہ پہلے تحصیل میں آئے عرضی دے کر جائے اور پھر جب اس کی عرضی منظور ہو تو روپیہ لینے آئے تو پھر کرایہ اٹھائے۔ تو آپ نے جو یہ روپیہ رکھا یہ پارٹی پولیٹیکس سے یا ذات برادری کی پولیٹیکس سے الگ تھلک ہے۔

[THE DEPUTY CHAIRMAN in the Chair]

میں یہ نہیں کہتا کہ یہ ساج وادی بورڈ ہوگا لیکن جو آفیسر مقرر ہوں گے وہ ان باتوں سے ہٹ کر کہیں کہ چالاک آدمی یا سرکار کا توازا ہوا آدمی سرکار کا چھپتا آدمی اس کارپوریشن کو پورا اپنے لئے یوٹیلٹیز نہ کرے گا اور سرکار ایک نئے تھلک سے یہ روپیہ بھی اپنے آدمیوں کو دے کر اپنی گدی کو مضبوط کرنے کے لئے استعمال نہیں کرے گی۔ اب دیکھنا یہ ہے کہ تپتی چہرہ میں صاحب - کہ آیا یہ روپیہ چھوٹے کسانوں کی بھلائی کھلے خرچ ہو سکے گا یا نہیں کیونکہ اب تک جو بھی روپیہ دیا گیا - ٹریکٹر کے لئے تو جو بڑے بڑے لیلڈ لڑتے تھے انہوں نے لئے اسی طرح سے جو پسہنگ سمیت کے لئے روپیہ لیا وہ بھی بڑے بڑے کسانوں نے لیا جو روپیہ کوآپریٹو کے

نام پر لیا وہ بھی بڑے بڑے کسانوں نے لیا اور زمینیں سرکار نے خریدیں چاہے ہریجیٹوں کے لئے خریدتی ہوں چاہے سٹیٹ فارم قائم کرنے کے لئے خریدی وہ بھی میں یہاں تک کہوں گا کہ جو مارکیٹ ویلیو ہے اس سے بھی زیادہ قیمت پر خریدی گئیں - اس پر میں نہیں کہتا کہ رام راج ہے، اس میں ایسی باتیں ہو جائیں مجھے کوئی چلتا نہیں ہے میں نے ایک بات کہی تھی کہ جو بھی آپ اس کے تصف کرنے جا رہے ہیں اس میں جو فیکٹس ایلڈ فیکٹس آپ سہلائی کریں وہ صحیح طور سے کریں - میں عرض کروں کہ ابھی ابھی جنوری میں پلاننگ کمیشن کی طرف سے ہیں اسٹیٹکس ملے تھے اس میں یہ کہتے ہیں کہ پنجاب میں ۵۶ لاکھ ۲۳ ہزار تین فوڈ گریں - پنجاب والے خود کہتے ہیں اپنے ایسٹریکٹ اسٹیٹکس میں جو انہوں نے حال ہی میں چھاپا ہے کہ وہ ۵۵ لاکھ کا ہوا اور وہ ہی پھر ایک اور تین مہینے کی کوارٹرلی رپورٹ چھاپتے ہیں اور اس میں کہتے ہیں ۵۵ لاکھ ۲۴ ہزار ہوا - انہوں نے ایک اور اسٹیٹکس سیکلڈ فائر اپر پلان کی کامیابی پر چھاپا ہے اس میں ذکر کیا ہے ۵۴ لاکھ ۵۳ ہزار تین -

مجھے لئے ہیں حیران ہوتا ہوں کہ سرکار کے ذریعہ جو آنکڑے چھاپے جاتے ہیں ان میں اس قدر بے دردی سے

فلٹ بیانی کی جاتی ہے کہ کچھ کہا نہیں جا سکتا - میں نہیں کہتا کہ فلٹ بیانی ہو گئی ہے لیکن لاکھو تین کا فرق نہیں ہو سکتا - کسی نہ دیا ہو ایسی بات بھی نہیں ہے - لیکن مہرا کہنا یہ ہے کہ اس طرح کا دھندلا کب تک چلتا رہیگا - اگر آپ مجھے اجازت دیجئے تو میں یہ سب فیکٹس آپ کے سامنے رکھ سکتا ہوں - ہر سال کے مختلف فیکٹس ہیں - لاکھوں تین کا فرق ہے اور اس طرح سے اسٹیٹکس کے ذریعہ فلٹ بیانی کی جاتی ہے - اس آنکڑوں کو ایک بار پوچھنے کے بعد کوئی یہ خیال نہیں کرتا کہ ان میں کتنی فلٹ بیانی ہے - شاید کسی کا دھیان نہ جاتا ہو - میں نے کل بھی کہا تھا کہ اگر سرکار چاہے تو یہ سارے آنکڑے دے سکتا ہوں - آپ اپنے اسٹیٹکس کے ذریعہ پانچ ایکڑ سے کم زمین رکھنے والے کسانوں کو تسلی دے رہے ہیں - میں آپ کا مشکور ہوں لیکن میں آپ سے عرض کرنا چاہتا ہوں کہ آپ اپنے اسٹیٹکس کے مطابق یہ کام نہ کیجئے - اس کارپوریشن کے ذریعہ آپ جو روپیہ کسانوں کی بھلائی کے لئے دے رہے ہیں اس کا استعمال انہیں کی بھلائی کے لئے اچھی طرح سے کیا جانا چاہئے ان لوگوں کو فائدہ تبھی ہوگا جب یہ مانا جائے کہ جو کچھ روپیہ کسانوں کی بہتری کے لئے دیا جائیگا وہ انہیں

[شری عبدالغنی]

پر خرچ کیا جائیگا - دام راج سے پہلے شیطان راج میں لوگوں کو ادھیک سے ادھیک دودھ ملتا تھا، چھاپہ ملتی تھی، مکھن ملتا تھا اور کسان مہاجلوں سے قرضہ لے کر ایذا گذارہ چلاتے تھے - اس طرح سے ان کی حالت اس زمانے میں بہتر تھی لیکن دام راج میں یہ سب چیز غائب ہوئیں - آج کسانوں کے نام پر پولٹری فارم کھولے جاتے ہیں تو انڈے میں کھاتا ہوں - مرغیاں پالی جاتی ہیں تو ہم انہیں اڑاتے ہیں چورتیا صاحب کی قسمت میں یہ نہیں ہے کیونکہ وجیٹیرین ہوں - اسی طرح سے کسانوں کے نام پر جو روپیہ خرچ کیا جاتا ہے اس کا فائدہ انہیں نہیں ملتا ہے - میرے کہنے کا مطلب یہ ہے کہ جو روپیہ اس آرگنائزیشن کے ذریعہ خرچ کیا جائیگا اس سے صاف ظاہر ہوتا ہے کہ آپ کو سنٹرل گورنمنٹ کے اوپر تسلی نہیں ہے، اپنی اسٹیٹ گورنمنٹ اور دوسرے محکموں پر تسلی نہیں ہے - آج سرکاری محکموں کے ذریعہ لاکھوں روپیہ کسانوں کی بھلائی کے نام پر خرچ کیا جا رہا ہے لیکن انہیں اس کا فائدہ نہیں پہنچتا ہے -

آپ نے جو یہ اسکیم بلائی ہے میں اس کی مخالفت نہیں کرتا کیونکہ یہ ایک نیا قدم ہے جو آپ اٹھانے جا رہے ہیں - مہری نظر میں چاہے کسی

کوئی قسمت نہیں ہے لیکن جو یہ بھاری ہے وہ کچھ ہزاروں روپیہ سے دور ہونے والی نہیں ہے بلکہ اس کے لئے اربوں روپیہوں کی ضرورت ہے - اگر آپ اس میں اتنا ہی روپیہ خرچ کرتے ہیں تو میرا کہنا ہے کہ اگر آپ مریض کو صرف اناسین اور آسپرو ہی دینا چاہتے ہیں تو اس سے اس کو کچھ فائدہ تو پہنچے گا ہی - اس کو پورا فائدہ تبھی پہنچے گا جب آپ اپنی سرکاری پالیٹیکس اپنی چھوٹی سرکار کی پالیٹیکس میں، کسی طرح کافیورٹزم اور نیہوٹزم نہ آئے دیں یہ اچھا کام جو آپ کر رہے ہیں - کسانوں کے نام پر کر رہے ہیں - اس سے کسانوں کو نائدہ نہیں پہنچے گا تو وہ سب بھگت ہو جائیگا - اگر آپ نے اس کارپوریشن کا انتظام ٹھیک طرح سے نہیں کیا تو اس کے ذریعہ جو روپیہ کسانوں کو دیا جائیگا اس کا مس یوز ہوگا اور کسانوں کے حوصلے پست ہو جائیں گے - کسان سمجھ گاہ میرے نام پر سرکار قدم اٹھاتی ہے لیکن مجھے فائدہ نہیں پہنچتا ہے کیونکہ میں ان پر وہ ہوں کمزور ہوں میرے ذرائع محدود ہیں - میرا کوئی آرگنائزیشن نہیں ہے، اس لئے جو قدم بھی سرکار اٹھاتی ہے اس کا فائدہ دوسرے پار لوگ اٹھائے جاتے ہیں - جناب قیٹی چیئر مین صاحب - میں آپ کا، چیئر مین صاحب کا اور وائس چیئر مین صاحب کا مسئلوں میں کہ آپ نے

مجھے اس بل پر ہولے کے لئے کافی
سے دیا - میں آپ سے عرض کرنا
چاہتا ہوں کہ آپ پہلی باتوں کو
بول جائیں ورنہ دنیا پکار پکار کر
کہہ گی :

جا ان لبراسوں کے نہ ظاہر لباس پر
غازی قبائے ہوش و قبائے خود سے ہیں
اگر آپ اس طرح اپنی عقل کو استعمال
کریں گے کہ غریب کسانوں کی ترقی
ہو ، پانچ ایکڑ سے کم زمین والوں کو
فائدہ پہنچے ، تو آپکی یہ اسکیم کامیاب
ہو سکتی ہے - اگر آپ چاہتے ہیں کہ
کہ چر تھوپ ویل آپ اس کے لئے بلانیں
جو پمپنگ سیٹ لگانا چاہیں اچھا
بھیج دینا چاہیں ان سب کا فائدہ
انہوں ملے تو جو روپیہ ان کاموں میں
خرچہ کیا جائے وہ ان کو ملتا ہے یا
نہیں اس کو آپ کو دیکھنا ہوگا -
جو روپیہ تھری یا پولٹری کے لئے دیا
جائے اس سے اس کو فائدہ پہنچے اور
وہ بھی دودھ اڈاؤں کا سکے - یہ نہ
ہو کہ وہ دودھ پیدا کرے اور اس کو
شہر میں بھیج دے جائے اور وہاں پر
میں اور آنریبل ممبران پھنس اور
کہیں کہ بڑا اچھا دودھ ہے - جب
تک آپ کسانوں کی بھلائی کی اور
اچھی طرح سے دھیان نہیں دینگے اور
جتنا روپیہ ان کے اوپر خرچ کرنا چاہتے
ہیں وہ ان کے اوپر خرچ نہیں کریں گے
تب تک آپ کی یہ اسکیم کامیاب
ہونے والی نہیں ہے - تھیلک ہو -

†[श्री अब्दुल गनी (पंजाब) : चेंबरमैन
साहब, मैं कल अर्ज कर रहा था ...

श्री सभापति : आप शुरू करें इस से पहले
में आपको याद दिला दूँ कि आप पेंतीस मिनट
बोल चुके हैं पिछली दफा ।

श्री अब्दुल गनी : मैं यह अर्ज कर रहा था
कि उस वक्त तक किसान की भलाई के लिये
जो बड़े-बड़े कदम उठाये गये उस में बड़ी ही
त्रुटियाँ हुईं । मैं-इन-पावर ने इस को बड़े
गलत ढंग से इस्तेमाल किया । तो मैं यह अर्ज कर
रहा था कि सरकार जब इस बिल को ला रही
है तो मुबारकबाद की मुस्तहिक है
बशर्ते कि इसी तरह से न हो जैसे पहले गवर्न-
मेंट—फार्म बनाये गये तो सरकार के आदमियों
की या अपनी निकम्मी जमीनों को
खरीद लिया गया जो बिल्कुल बेकार हुआ;
करोड़ों रुपया जाया किया और लाखों रुपयों
का सालाना नुकसान अब भी हो रहा है ।
इसी तरह कोआपरेटिव के नाम पर जो रुपया
दिया गया उस में भी होशियार सरकारी
आदमियों ने वह रुपया इस्तेमाल किया । तो
मैं अर्ज कर रहा था कि आप जो कारपो-
रेशन बनाने जा रहे हैं जिस में २५ करोड़
रुपये तक आपने रखा है और ५० लाख
तक भी आप किसी इन्स्टीट्यूशन को
देंगे जो किसानों के हित में काम करेगा, तो
मेरी दिली इच्छा यह है कि आप ऐसा
सोचें कि जो छोटे-छोटे किसान हैं, जो ९०
फी सदी से जायद हैं और जिनकी जमीन ५
एकड़ तक है उनको किस तरह से फायदा
पहुँचे । जब से राम राज्य आया है, चेंबरमैन
साहब, सड़कें बड़ी बनीं । बहुत मुबारक हुआ ।
बननी चाहियें । लेकिन किसान जो दूध,
छाछ और मक्खन की बरकत से फायदा
उठाता था वह महकूम हो गया । हमने
डिरी खोल दी है दिल्ली में जहाँ लाखों मन
दूध आता है । ठीक है दिल्ली वालों की
भी खिदमत करनी चाहिये । आज बजाय

[श्री अब्दुल गनी]

इसके कि किसान अपने यहां अच्छी गायें रखते, अच्छी भैंसे रखें तो मैं समझता कि उन्होंने एक बेहतर से बेहतर नस्ल को ला कर अच्छे से अच्छा दूध दिया। लेकिन ऐसा नहीं हुआ। जनाब चेयरमैन साहब, मैं यह इसलिये कह रहा हूँ कि क्योंकि यहाँ पर रखा गया है कि यह रुपया डेरी के लिये भी दिया जायेगा, यह रुपया पोलट्री के लिये भी दिया जायेगा और बसा कि कल थॉमस साहब ने कहा है कि मक्खन की बजाय फिश खायें, हाँ, फिश भी सरकार कर दे तो कोई हर्ज की बात नहीं। इसके माने यह नहीं है कि अगर डेरी खुले तो किसान को इसका फायदा नहीं पहुंचे। किसान डेरी खोलेगा नहीं। क्योंकि अब तक जो डेरियां खुली हैं उनमें अगर मैं यह कहूँ कि किसान २५ परसेन्ट भी नहीं हैं तो कोई मुबालिगा नहीं करता। आपकी इतनी मिनिस्ट्रियां हैं। पहले ही काफी से ज्यादा महकमे हैं। कोई हरिजन वेलफेयर के नाम पर है, कोई और किसी औरगेनाइजेशन के नाम पर है, हमदाद पहले ही चल रही है। लेकिन इसमें तरीका यह था कि सौ रुपया अगर आपको एक किसान को देना है तो वह पहले तहसील में आये, अर्जी दे कर जाये, और फिर जब उसकी अर्जी मंजूर हो तो रुपया लेने आये वो फिर किराया उठाये। तो आपने जो यह रुपया रखा यह पार्टी पोलिटिक्स से या जातबिरादरी की पोलिटिक्स से अलग चल रहा है।

[THE DEPUTY CHAIRMAN in the Chair]

मैं यह नहीं कहता कि ये समाजवादी बोर्ड होगा लेकिन जो आफिसर मुकर्रर होंगे वह इन बातों से उठ कर कहें कि चालाक आदमियों या सरकार का नवाजा हुआ आदमी, सरकार का चहेता आदमी, इस कारपोरेशन को पूरा अपने लिये यूटीलाइज न करेगा और सरकार एक नये ढंग से यह रुपया भी अपने आदमियों को दे कर अपनी गद्दी को

मजबूत करने के लिये इस्तेमाल नहीं करेगी। अब देखना यह है डिप्टी चेयरमैन साहब, कि आया यह रुपया छोटे किसानों की भलाई के लिये खर्च हो सकेगा या नहीं क्योंकि अब तक जो भी रुपया दिया गया—ट्रैक्टर लिये तो जो बड़े बड़े लैंडलार्ड थे उन्होंने लिये, इसी तरह से जो पंपिंग सेट के लिये रुपया लिया वह भी बड़े बड़े किसानों ने लिया जो रुपया कोआपरेटिव के नाम पर लिया वह भी बड़े बड़े किसानों ने लिया। और जमीनें सरकार ने खरीदीं चाहे हरिजनों के लिये हों, चाहे स्टेट फार्म कायम करने के लिये खरीदीं। वह भी मैं यहां तक कहूंगा कि जो मार्केट बैल्यू है उससे भी ज्यादा कीमत पर खरीदी गई इस पर मैं नहीं कहता कि राम राज्य है। इसमें ऐसी बातें हो जायें, मुझे कोई चिन्ता नहीं है। मैंने एक बात कही थी कि जो भी आप इसके तहत करने जा रहे हैं उसमें जो फेक्ट्स एण्ड फीगर आप सप्लाई करें वह सही तौर से करें। मैं अर्ज करूँ कि अभी अभी जनवरी में प्लानिंग कमिशन की तरफ से हमें स्टेटिक्स मिले थे। उसमें यह कहते हैं कि पंजाब में ५६ लाख २३ हजार टन फूडग्रेन। पंजाब वाले खुद कहते हैं हमने एक्सट्रेक्ट्स स्टेटिस्टिक्स में जो उन्होंने हाल ही में छापा है कि वह ५५ लाख का हुआ। और वह ही फिर एक और तीन महीने की क्वार्टरली रिपोर्ट छापते हैं और उसमें कहते हैं ५५ लाख ४४ हजार हुआ। उन्होंने एक और स्टेटिस्टिक्स सैकेन्ड फाइव ईयर प्लान की कामयाबी पर छापा है उसमें जिक्र किया है ५४ लाख ५३ हजार टन।

इसलिए मैं हैरान होता हूँ कि सरकार के जरिये जो आंकड़े छापे जाते हैं उसमें इस कदर बेदरदी से गलत बयानी की जाती है कि कुछ कहा नहीं जा सकता। मैं नहीं कहता कि गलत बयानी हो गई है। लेकिन लाखों टन का फर्क नहीं हो सकता। किसी ने दिया हो ऐसी बात भी नहीं है। लेकिन मेरा कहना यह है कि इस तरह का धंधा कब तक चलता

रहेगा । अगर आप मुझे इजाजत देंगे तो मैं ये सब फीगर्स आपके सामने रख सकता हूँ । हर साल के मुख्तलिफ फीगर्स हैं । लाखों टन का फर्क है । और इस तरह से स्टेटिक्स के जरिये गलत बयानी की जाती है । इन आंकड़ों को एक बार पढ़ने के बाद कोई यह ब्याल नहीं करता कि इनमें कितनी गलत बयानी है । शायद किसी का ध्यान न जाता हो मैंने कल भी कहा था कि अगर सरकार चाहे तो यह सारे आंकड़े दे सकता हूँ । तो आप ने स्टेटिस्टिक्स के जरिये पांच एकड़ से कम जमीन रखने वाले किसानों को तसल्ली दे रहे हैं । मैं आपका मशकूर हूँ लेकिन मैं आपसे अर्ज करना चाहता हूँ कि आप अपने स्टेटिस्टिक्स के मुताबिक यह काम न कीजिये । इस कारपोरेशन के जरिये आप जो रुपया किसानों की भलाई के लिये दे रहे हैं उसका इस्तेमाल उन्हीं की भलाई के लिये अच्छी तरह से किया जाना चाहिये । इन लोगों को फायदा नहीं होगा जब यह माना जाये कि जो कुछ रुपया किसानों की बेहतरी के लिये दिया जायेगा वह उन्हीं पर खर्च किया जायेगा । राम राज्य से पहले शैतान राज्य में लोगों को अधिक से अधिक दूध मिलता था, छाछ मिलती थी, मक्खन मिलता था और किसान महा-जनों से कर्जा ले कर अपना गुजारा चलाते थे । इसी तरह से उनकी हालत इस जमाने में बेहतर थी लेकिन राम राज्य में ये सब चीजें गायब हो गयीं । आज किसानों के नाम पर पोल्ट्री फार्म खोले जाते हैं तो अंडे मैं खाता हूँ । मुर्गिया पाली जाती हैं तो हम उन्हें उड़ाते हैं । चौरडिया साहब की किस्मत में यह नहीं है । वह वैजिटे-रियन हैं । इसी तरह से किसानों के नाम पर जो रुपया खर्च किया जाता है उसका फायदा उन्हें नहीं मिलता है । मेरे कहने का मतलब यह है कि जो रुपया इस आर्गनाइजेशन के जरिये खर्च किया जायेगा उससे साफ जाहिर होता है कि आपको सेंट्रल गवर्नमेंट के ऊपर तसल्ली नहीं है, अपनी स्टेट गवर्नमेंट और दूसरे महकमों पर तसल्ली नहीं है । सेंट्रल गवर्नमेंट के ऊपर तसल्ली

नहीं है । आज सरकारी महकमों के जरिये लाखों रुपया किसानों की भलाई के नाम पर खर्च किया जा रहा है लेकिन उन्हें उसका फायदा नहीं पहुंचता है ।

आपने जो यह स्कीम बनाई है मैं उसकी मुखालफत नहीं करता हूँ क्योंकि यह एक नया कदम है जो आप उठाने जा रहे हैं । मेरी नजर में चाहे इसकी कोई कीमत नहीं है लेकिन जो यह बीमारी है वह कुछ करोड़ रुपयों से दूर होने वाली नहीं है बल्कि उसके लिये अरबों रुपयों की जरूरत है । अगर आप इसमें इतना ही रुपया खर्च करते हैं तो मेरा कहना है कि अगर आप मरीज को सिर्फ एनासीन और एस्प्री ही देना चाहते हैं तो इससे उसको कुछ फायदा तो पहुंचेगा ही । उसको पूरा फायदा तभी पहुंचेगा जब आप अपनी सरकारी पोलिटिक्स, अपनी छोटी सरकार की पोलिटिक्स में, किसी तरह का फेवरिटिज्म और नेपोटिज्म न आने दें । यह अच्छा काम जो आप कर रहे हैं, किसानों के नाम पर कर रहे हैं । इससे किसानों को फायदा नहीं पहुंचेगा तो वह सब बेकार हो जायेगा । अगर आपने इस कारपोरेशन का इन्तजाम ठीक तरह से नहीं किया तो उसके जरिये जो रुपया किसानों को दिया जायेगा उसका भिसयूज होगा और किसानों के हौसले पस्त हो जायेंगे । किसान समझेगा कि मेरे नाम पर सरकार कदम उठाती है लेकिन मुझे फायदा नहीं पहुंचता है क्योंकि मैं अनपढ़ हूँ, कमजोर हूँ मेरे जराये महदूद हैं । मेरा कोई आर्गनाइजेशन नहीं है इसलिये जो कदम भी सरकार उठाती है उसका फायदा दूसरे यार-लोग उठा ले जाते हैं । जनाब डिप्टी चेयरमैन साहब, मैं आपका, चेयरमैन साहब का और वाइस-चेयरमैन साहब का ममनून हूँ कि आपने मुझे इस बिल पर बोलने के लिये काफी समय दिया । मैं आपसे अर्ज करना चाहता हूँ कि आप पहली बातों को भूल जायें वरना दुनिया पुकार पुकार कर कहेंगी :—

[श्री अब्दुल गनी]

जा इन लिबासियों के न जाहिर लिबास पर
गाजी क़बाए-होश व क़बाए ख़िरद से हैं ।।

अगर आप इस तरह अपनी अकल को इस्तेमाल करेंगे कि गरीब किसानों की तरक्की हो, पांच एकड़ से कम जमीन वालों को फायदा पहुंचे, तो आपकी यह स्कीम कामयाब हो सकती है । अगर आप चाहते हैं कि जो ट्यूब वेल आप उनके लिये बनायें, जो पम्पिंग सेट लगाना चाहें, अच्छा बीज देना चाहें, उन सबका फायदा उन्हें मिले तो जो रुपया इन कामों में खर्च किया जाये वह उनको मिलता है या नहीं इसको आपको देखना होगा । जो रुपया डेरी या पोल्ट्री के लिये दिया जाये उससे फायदा पहुंचे और वह भी दूध-अण्डा खा सके । यह न हो कि वह दूध पैदा करे और उसको शहर में भेज दिया जाये और यहां पर मैं और अनिरेबल मेम्बरान पियें और कहें कि बड़ा अच्छा दूध है । जब तक आप किसानों की भलाई की ओर अच्छी तरह से ध्यान नहीं देंगे और जितना रुपया उनके ऊपर खर्च करना चाहते हैं वह उनके ऊपर खर्च नहीं करेंगे । तब तक आपकी यह स्कीम कामयाब होने वाली नहीं है । थैंक यू ।]

SHRI S. CHANNA REDDY (Andhra Pradesh): Madam Deputy Chairman, I rise to support this Bill wholeheartedly; not only I but the entire agricultural community of this land will welcome this measure. In my opinion, Madam, this is a belated step. Such facilities, through a corporation, have already been provided in the industrial sector and provision of long-term loans through such a corporation is a long-felt desire and need of the agriculturists also. After so many years, Government have taken this welcome step and I congratulate them on this point. Madam, as everybody admits, agriculture is the basic industry of our country.

Unfortunately in the Second Five Year Plan, the emphasis was shifted from agriculture to industry but soon it was realised that unless a strong agricultural potential was created in the country, industrial development would not very much be possible. In the Third Plan, Madam, enough importance has been given to agriculture and all means and ways are being explored to step up production. In spite of strenuous efforts on behalf of the Government and others, we are unable to achieve the desired results in agricultural production. At the end of the Second Five Year Plan, we were nearer to the target but in the first two years of the Third Plan, development and production in the agricultural field are far from being satisfactory. Why is this so? In spite of the fact that quality seeds are being provided to the cultivators and year by year the supply of fertilisers is being increased, we are unable to achieve the desired results in stepping up production. This is mainly because our agriculturists are very poor and poverty always comes in the way. We always say and inculcate that modern methods of farming must be adopted by the agriculturists but this cannot be done with the scanty finances which they have got at their disposal. This may be possible only when they are equipped adequately with long-term, short-term and medium-term loans. As it is, the agriculturists are not getting adequate finances from all the available resources. The co-operative banks are able only to meet at the most ten per cent. of the demand. The Rural Credit Survey Committee which went into this question in 1954 estimated that the need of agriculturists, so far as credit was concerned, was of the order of a thousand to eleven hundred crores of rupees. At that time only three per cent. of the demand was met by the different co-operative societies. After submission of the Report of this Committee, due importance was given to providing credit facilities to the agriculturists

and now, throughout the length and breadth of the country, nearly two lakhs of rural credit societies have been organised and are functioning, though they are not functioning as one would like them to. In addition to these rural credit societies, there are the apex banks, the co-operative banks and so on which are providing short and medium term credit to the agriculturists. But to develop land so as to increase the production potential of it and to utilise the available irrigational facilities which have been created during the First and Second Plans, the agriculturists need long-term loans. At present such loans are provided only by the Central and Primary Land Mortgage Banks but here too they are only able to meet a meagre portion of the demand. Therefore, Madam, at this juncture when the stepping up of agricultural production is very essential, it is very good that Government have taken this welcome step and have come forward to bring into existence this independent statutory corporation to provide long-term credit facilities to the agriculturists.

Madam, it will be interesting if I mention the views of an expert who went into the causes of the failure of agricultural production in Coimbatore District. As early as 1887 Sir Frederick Nicholson observed, "Empty purses led to rude cultivation and a full purse in the Coimbatore Velala's hands could conquer season and soil." This holds good even now. Madam, agriculture in our country is still a gambling in rain and we are very much dependent on the mercies and vagaries of nature. This is because the agriculturist has not got sufficient knowledge to conquer these forces of nature. Nor has he got sufficient finances to conquer, as has been observed by Sir Frederick Nicholson, the season and soil. Therefore, as I have said earlier, this is a very laudable step which intends to provide long-term loans to agriculturists. Though meagre, it is a step in the right direction.

Madam, I would now like to deal with the question of credit-worthiness of individual farmers. As things stand today, the creditworthiness is assessed on the basis of the land value but the land value or the price of the land is not determined on the basis of the market rate which prevails but it is determined on the basis of land revenue. Under this state of affairs small cultivators are unable to avail themselves of the opportunities provided for giving them credit because a landowner possessing land of five to ten acres will be able to get only Rs. 50 or Rs. 100, not more than that and it is so meagre an amount that it cannot help him in any way to improve the existing agricultural conditions. What I desire is that there must be a radical change in the method of fixing land prices so that the small cultivators can be benefitted. I will be clear if I illustrate by an example. I am speaking from my own experience of my parts of the country. If a small cultivator possessing land of, say, five acres applies for a loan, to dig a well, he will not be granted say, five acres applies for a loan, his land is dry and at the most the cost of that land in my part of the country will not be more than Rs. 1000. He will get 50 per cent. of that which means he will get only Rs. 500 and with Rs. 500 no well can be dug.

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SHRI N. M. LINGAM (Madras):
Rs. 500 per acre?

SHRI S. CHANNA REDDY: No; for all the five acres because the cost of his land will be Rs. 1000 at the rate of Rs. 200 per acre. Only fifty per cent. of the total price of the land will be advanced to him as loan and this amount of Rs. 500 is too inadequate for digging a well. But if the assessment is made the well is dug, after irrigational facilities have been provided, then the value of these five acres will mount up to something like Rs. 2500. But this aspect is not taken

[Shri S. Channa Reddy.]

into account by the officers who are supposed to fix up the value of the land. This I have mentioned only to illustrate my point. There are so many other factors also. So, unless there is a radical change in the method of determining the value of the land—other than the present system of basing it on the land revenue—the small cultivators will not be benefitted. They are not able to avail of the opportunities provided by the rural credit societies which give short-term and medium term loans and it will be much less with regard to this Corporation which intends to provide facilities for advancing long-term loans alone. In fact, no small cultivator would be in a position to avail of these opportunities.

Madam, next I would like to mention a few words about the land reforms. At the very outset I want to make it clear that I am all for these land reforms. My objection, rather my concern, is that these land reforms have not been expedited. Even after 15 years of our independence, in some of the States the optimum or the maximum holdings have not been fixed. In some of the States the Land Reform Bills have not been passed yet with the result that a sword of suspicion and apprehension is hanging over the heads of the middle class and upper middle class farmers, who can invest and achieve results in stepping up food production. But they do not venture to invest because they are very much doubtful of the size of their holdings in the future. Therefore it is high time that the Government should see that the fixation of the maximum holding is done as early as possible. The middle class and upper middle class farmers must be told clearly that this much of land is going to remain with them and then they should be asked to put in every effort to increase the production. Only in that case the middle class farmers will come forward to take

advantage of these facilities because it is natural that nobody would like to invest when he is not sure of his future. Therefore I would again emphasise that land reforms should be expedited as early as possible, which have been already delayed beyond expectations. When that is done, I hope, Madam, that this institution which is being brought into existence through this legislation will play an important role in the field of agriculture.

SHRI R. S. KHANDEKAR (Madhya Pradesh): Madam Deputy Chairman, I rise to welcome this Bill, the Agriculture Refinance Corporation Bill, 1963, as passed by Lok Sabha on 28th February, 1963. It is indeed a welcome measure and it has not come too soon. There was a long-felt necessity for a Bill of this nature and I feel that this is one of the steps in the right direction.

Madam, we are passing through a crisis and our whole attention and energies are concentrated on our borders. We have to gird up our loins to defend our country which has been aggressed by China. We have to build up our defences and we have before us very heavy taxation proposals made by the Government. The nation is prepared to bear this heavy burden provided it is well and properly utilised.

Along with defence we have to implement our Plans also. We cannot afford to neglect our Plans which are basic for economic development and necessary for achieving our goal of socialism. In order to strengthen the defence of the country also our Plans must be implemented in full.

In our Plans we have to lay great emphasis on our industries. We have to develop these and have a proper industrial base. We have to develop our agriculture also but our agriculture unfortunately is far behind our expectations. We have to grow

more food because it is well said that an army marches on its stomach.

As far as industries are concerned, the position regarding credit is slightly better, compared to agriculture. There are various agencies of credit in industrial spheres. There is the Industrial Finance Corporation; there is the Industrial Credit and Investment Corporation; then there is the National Industrial Development Corporation and finally there is the Refinance Corporation for industries. In the agricultural sector however there was no provision for a refinance corporation. Hence this Bill is welcome and I support it.

Before I go on to the various provisions of the Bill, let me say something about the appalling condition in our agricultural sector regarding finance. We are short of food and we have to import as yet a lot of food and we have to spend a lot of foreign exchange for that purpose. Our population is also increasing rapidly and our agricultural production is not keeping pace with it. Rural indebtedness is the index of Indian rural economy. The Indian farmer and borrowing are inseparable. The Indian money-lender and high rate of interest are also inseparable. Rural indebtedness is mounting and it is estimated that it is to the tune of Rs. 1,800 crores. I have got my doubts whether this piece of legislation will even reduce it to any satisfactory extent. Rural indebtedness is attributed to un-economic holdings and high rates of simple and compound interest charged by the money-lenders and also the little price the agriculturist ultimately gets for his production. Different agencies supply finance to agriculturists. There are agricultural money-lenders, professional money-lenders, co-operatives, Government, landlords, banks, etc., but the highest percentage among them is that of professional money-lenders. The Government and banks provide credit to the extent of just 3 per cent.

of the total credit. Again, the laws of interest made by the Government are hardly respected and followed in villages. Most exorbitant rates of interest are charged by these money-lenders. Government agencies are unable to check it. Hence there was necessity for a measure like this which could provide long-term and medium credit to the agriculturist on reasonable terms.

Looking to the heavy indebtedness in the agricultural sector, co-operative credit societies have been able to touch only the fringe of the problem by way of providing short-term credit. There was no provision for long-term credit which is being provided by this legislation. But here again, looking to the stupendous problem before this country, it is doubtful how far this measure will meet all the demands. It is indeed a big question to be answered. Land mortgage banks also have not been able to do much in this respect. It is interesting to mention the observation of the Agriculture Production Team, which toured the country recently, regarding agriculture finance. It shows a serious situation in this respect. It says:

"Over 85% of the credit which the cultivators use is provided by money-lenders and other individuals. Most of their small marketable surplus is sold to traders at depressed prices at market time. Many cultivators are not getting full value of their produce and paying exorbitant rate of interest for inadequate credit and do not have reliable source of production supplied. Thus they are unable to adopt many practices for increased production. Only by a cooperative effort, with Government assistance can the stronghold of money-lenders and traders be broken."

This shows the urgency for adopting a measure like the present Bill. Hence I have welcomed this Bill.

With regard to its implementation, there are serious doubts raised by so

[Shri R. S. Khandekar.] many hon. Members who have spoken before and I join with them. Often it is said that those, who really need credit, do not get it. If they get it, they have to spend a lot before getting it and only a fraction of it reaches their hands which is insufficient for their needs. Secondly, with so much indebtedness in the country the Bill is unable to fulfil all the requirements of the agriculturists. Hence, the scope of the Bill should be enlarged.

Again, it is feared that by setting up this Corporation there will be duplication of work. Already there are various agencies like co-operative and land mortgage banks, community development blocks, etc., which are doing this work. Of course these institutions give credit to the agriculturists individually, but the credit is quite meagre as compared to their necessity. This Corporation, on the other hand, will advance credit for long-term and medium credit to institutions like co-operative banks and land mortgage banks, but there is a danger of misusing these agencies. It is often seen that those who have got pull or influence manage to get credit and the really needy person is left out. Also, credit is distributed to interested persons at such time when certain political advantages are reaped by such distribution. This should be specifically avoided. There is also a bureaucratic way and red-tapism while distributing the credit. Those, who cultivate land but do not own land, do not get money. Hence, production is affected. Care should be taken to see that credit is given to a deserving person, whether he owns land himself or not.

In spite of various agencies being at work in the country, our agriculture could not make much headway. By setting up this Corporation, how far it will boost up our agricultural production is a great question. Let us hope it will help in answering that

question and in solving the problem. If by the setting up of this Corporation the private money-lender in villages is totally eliminated or controlled and agricultural production is increased, the object of adopting this Bill will be greatly fulfilled.

Now, coming to the provisions of the Bill, I find that the object of the Bill is to provide for the establishment of a Corporation for granting medium and long-term credit by way of refinance or otherwise for the development of agriculture and for other matters connected therewith or incidental thereto. The object is very laudable. There is no doubt about it. Efforts will be made to achieve this object, but as I have pointed out earlier there are many pitfalls in the way which must be avoided and serious efforts to achieve these laudable objects must be made.

Now, I come to Chapter II of the Bill. It deals with the establishment and incorporation of the Agricultural Refinance Corporation. The capital will be about Rs. 25 crores and Rs. 5 crores will be initially issued. This amount, as I have said, is too small. As I have already quoted, rural indebtedness in this country is of a serious magnitude. Although the limit is Rs. 25 crores and further borrowing can be made and Government will also advance loans, the hon. Minister in his introductory remarks tried to meet this objection by saying that by setting up this Corporation the Government will be able to take the credit up to Rs. 500 crores. But even Rs. 500 crores in the context of things and in view of the vastness of the country and the growing indebtedness, to my mind, is a very small sum. Looking to the magnitude of the problem, the capital ought to be still higher. There is no provision for individual shareholders in this Bill. Only co-operative banks are associated as shareholders. But many of the co-operative banks are not in a good condition and their membership may

weaken this Corporation. Care, therefore, has to be taken to see that any unwanted element does not enter the Corporation and make it a battleground for party or individual ends.

Now, coming to Chapter III, I find that it deals with the management of the Corporation. A lot of criticism has been made with regard to bureaucracy in this organisation which is being manned mostly by Government servants or their nominees. Now, criticism has also been made that these persons, who are going to manage this Corporation have little experience of agriculture proper. Therefore, there is nobody who can guard the interests of the agriculturists as such. I also join in that criticism. Again, this management is going to be a very top heavy one, because there will be so many offices located at various places, there will be all the staff, highly paid officers will be employed, and therefore administrative expenses are likely to be very great. Much of the money of this Corporation will be spent only on administrative matters. Then there will be all those disadvantages which are now there with the present administration. For example, nepotism, red-tapism, corruption and all those things will also be there, and this Corporation will not be free from these defects. Therefore, care should be taken to see that no such things happen in this administration at least.

Now coming to clause 18, it says:

"A director of the Board or a member of a committee who has any direct or indirect pecuniary interest in any matter coming up for consideration at a meeting of the Board or a committee thereof, shall, as soon as possible after relevant circumstances have come to his knowledge, disclose the nature of his interest at such meeting and the disclosure shall be recorded in the minutes of the Board or the Committee, as the case may be, and the director or member shall

not take any part in any deliberation or decision of the Board or the committee with respect to that matter."

This clause says that any director of the Board or member of a committee, who has an interest in any affair of the Corporation or in any particular topic, will not take part in it and he will immediately disclose the nature of his interest. Clause 39(1) says:

"No act or proceeding of the Board or of any committee of the Corporation shall be questioned on the ground merely of the existence of any vacancy in, or defect in the constitution of, the Board or committee or on the ground of any director or member of any committee having acted or taken part in any proceeding in contravention of section 18."

I do not understand this. Then what is the use of keeping clause 18 when all the proceedings of that meeting are not going to be vitiated because he takes part in that meeting? Suppose he takes part and certain resolutions are adopted, they are not going to be invalidated because of clause 39. So there is no use in keeping clause 18. Either there should be clause 18 or clause 39 should be modified to the extent. Otherwise it has no meaning. When you are not going to invalidate a resolution of Committee in which a particular member takes part, which is forbidden under clause 18, then clause 39 needs amendment to that extent.

Then I come to certain clauses which give immunity to persons working under this Act. Nowadays we always find in our legislations that all the officers, who act in a *bona fide* manner, are exempt from any action. This is almost a routine matter in our legislations. But the real difficulty arises that as soon as this legislation has come into being our officers and others would not take as much interest, and because they have got this immunity therefore they would not work properly. Even if certain losses are incurred or certain

[Shri R. S. Khandekar.]
 wrong actions are taken, the Government is not able to take action against them. So, I would request that this protection which is given to the officers should not be there, and if any loss is incurred or if anything wrong happens to the Corporation, those persons who are at the helm of affairs should be individually charged, and they should not be allowed to shirk their responsibility in this way. We are now going to adopt this measure with this clause. Nowadays we find a lot of nepotism and irresponsibility on the part of the officers, and therefore this protection, I submit, should not be there.

Lastly, as I said, it is a very good thing that this Corporation is being set up, but care has to be taken to see that the loans are advanced on low terms of interest. It is often found that the credit advanced by these Corporations or Societies is rather on a very high rate of interest. As I have said already, so much manipulation has to be done and so much time is wasted in getting this credit; whereas the private money-lender is popular in the villages because, although he charges a very high rate of interest, the agriculturist gets the credit quickly. In corporations or in co-operative banks it is often found that for months and months together he does not get any credit. Much has been said regarding delay which causes hardship in getting the credit. That should be avoided.

Then, there is one point which I want to emphasize. In clause 2, agriculture has been defined as animal husbandry, dairy farming, pisciculture and poultry farming. I do not know why tea plantations or jute or coffee plantations or gardening have been left out from the definition of the word "agriculture". I submit that if agriculture means coffee planting, I have nothing to say; but if it is not, at least coffee planting should be included in the object and the coffee planters also should be given the

advantage of the provisions of this Bill.

In the end, Madam, I say that the whole emphasis should be on the liquidation of rural indebtedness and on growing more food and meeting the needs of the country. If this Corporation is able to solve these problems or to mitigate rural indebtedness to a certain extent, really the purpose of adopting this measure will be greatly fulfilled.

SHRI N. VENKATESWARA RAO (Andhra Pradesh): Madam Deputy Chairman, as a representative of Andhra Pradesh, a State whose economy is largely based on agriculture, I rise to support this Bill. Some other States, more fortunate, may have made rapid strides in the realm of industry, but I believe that no State could afford to neglect its agriculture. As is well known, Madam, 80 per cent. of our population is still dependent either directly or indirectly on agriculture for its livelihood, and 45 per cent. of our national income is still derived from agriculture. So every effort should be made to develop our agriculture. As the ex-Vice-Chairman of the Planning Commission, Mr. V. T. Krishnamachari, was emphasizing the other day while participating in the debate on the General Budget, it is very necessary that we should devote all possible attention to agriculture in the coming ten years so that our agricultural production could be doubled. I remember a famous exhortation of Mr. Hugh Dalton when he was the Chancellor of the Exchequer in the Attlee Government.

He said that British agriculture was the greatest saver of the dollar likewise Indian agriculture could, in the present context, be the greatest saver of our rupee as well as the biggest earner of foreign exchange, provided we go the right way about it.

Of course, for some time now, some credit facilities to the agriculturists are there. They are, however, inadequate. My hon. friend, Shri Avinashilingam Chettiar, was saying

yesterday that at present 10 per cent. of rural credit was being provided by the co-operative societies. But I have my own doubts whether this figure is not an over-estimate. According to "Some Aspects of Economic Development" by Shri S. K. Bose, the proportion of borrowings by the rural people from Government agencies is even now just 3.3 per cent.; it is 3.1 per cent. from co-operative societies, while the figure for these borrowings from professional moneylenders is still 44.8 per cent. and from agricultural moneylenders 24.9 per cent. These figures show, Madam, that our agriculturists are as yet obliged to depend largely for credit facilities on the traditional moneylenders. This position should be improved, if not reversed, as speedily as possible, and I am sure this Agricultural Refinance Corporation would be very helpful in achieving this improvement. According to the Third Five Year Plan, the short-term and medium-term loans that are expected to be advanced should rise by the end of that Plan from Rs. 200 crores to Rs. 530 crores. Though we are now in the third year of the Plan, I do not think that we have yet made enough progress in reaching this target. Maybe this Refinance Corporation, when formed, would enable us to reach the target at a fairly rapid rate. Because of the present emergency, our apex co-operative societies as well as our land mortgage banks are, I understand finding it a little difficult to carry on even their normal activities. I wish my hon. friend, Mr. Vengala Reddy, who happens to be the President of the Andhra Pradesh Co-operative Central Land Mortgage Bank Limited, had been present here to participate in the discussion because, with his experience, he could have thrown greater light on the difficulties which our land mortgage banks as well as the apex co-operative societies are now facing even in carrying on their normal activities. In a communication to me my friend, Mr. Vengala Reddy, has this to say:

"Just at present, on account, of the emergency, the finance available even for the ordinary work of land mortgage banks has become very slender, and unless the Corporation comes to being immediately, the useful work that these banks have been doing will receive a severe setback."

So, I feel, Madam, that this Bill, which has come up before us today is a timely step, and that the proposed Refinance Corporation would go a long way in meeting the difficulties which some of the rural credit organisations already in the field are now facing.

Then, Madam, some of my friends from the opposition benches as well as my hon. friend, Mr. Avinashlingam Chettiar, were criticising the provisions made in this Bill for the management of the Corporation. The one point which all of them have made is that a majority of the members of the Board of Directors would be Government officials. I, for one, fail to see any reason why an objection should be raised on this score. Obviously, my friends are forgetting the fact that this is not an agricultural finance corporation but an Agricultural Refinance Corporation. The primary purpose of this Corporation is not to advance loans to the agriculturists directly, or to deal with them directly. The main function of this Corporation is to sanction loans to land mortgage banks and to the apex co-operative societies. So, most of the time they do not have anything to do with the agriculturists directly. The interests of the agriculturists would be safeguarded by the directors of the land mortgage banks and the directors of the apex co-operative societies, who get loans from this Corporation. I therefore, think that there is not much point in saying that agricultural interests should be directly represented on this Corporation, because this institution, by its very nature, does not deal directly with the agriculturists but with those organisations that are already engaged in advancing loans to

[Shri N. Venkateswara Rao.] agriculturists; its function is to finance the banking and co-operative organisations that are dealing with this problem.

THE DEPUTY CHAIRMAN: Will you take more time?

SHRI N. VENKATESWARA RAO: Just a moment, Madam, I will finish in a minute.

Then, Madam, as was pointed out by the speaker that preceded me, I think it may be worthwhile to be more specific in the definition of "agriculture" because I also feel that sufficient credit facilities should be provided for tea and coffee plantations. Of course, I know that most of the tea and coffee plantations in the country today. . .

THE DEPUTY CHAIRMAN: Mr. Rao, you can continue some other time. The House stands adjourned till 2-30 P.M.

The House then adjourned for lunch at one of the clock.

The House reassembled after lunch at half past two of the clock, THE DEPUTY CHAIRMAN in the Chair.

MOTION RE. SITUATION ARISING OUT OF GOLD CONTROL

THE DEPUTY CHAIRMAN: Mr. Chordia, you will have to take 20 minutes and the other two speakers after you will take 15 minutes each, and the rest of the Members will take 10 minutes each, so that I can accommodate all those who want to speak.

SHRI BHUPESH GUPTA: (West Bengal): No, Madam. I had a discussion. We, three of us, gave notice of the motion. Now you decide the time in this manner. We gave the motion. In the other House it has been discussed and they have taken

a whole day. And you are cutting out our time. We cannot speak in 15 minutes over this matter.

THE DEPUTY CHAIRMAN: Mr. Bhupesh Gupta, you were present in the House when the Chairman announced that the time allotted would be two and a half hours.

SHRI BHUPESH GUPTA: I know but you can extend it. If it is 15 minutes, I do not participate in the discussion.

SHRI V. M. CHORDIA (Madhya Pradesh): Madam, I move:

"That the situation arising out of the recent Gold Control be taken into consideration."

उपसभापति महोदया, जो प्रस्ताव मैंने चर्चा के लिये रखा है वह स्वर्ण नियंत्रण आदेश के बारे में है और डिफेंस ऑफ इण्डिया ऐक्ट, जो कि अस्थायी है, उसी के अन्तर्गत स्वर्ण नियंत्रण नियम बनाये गये हैं और उन नियमों के द्वारा सोने के रखने, उपयोग, क्रय, विक्रय, गिरवी रखने, निर्माण करके गलाने आदि आदि सब प्रकार के व्यवहारों पर प्रतिबन्ध लगाया गया है।

जहां तक सोने का सवाल है, वैसे तो पुरानी कहानी कही जाती है कि राजा परीक्षित ने सब से पहले स्वर्ण का मुकुट सिर पर रखा था और उसके साथ साथ ही उनको एक पागलपन सवार हुआ था और एक सन्यासी जो तपस्या कर रहा था उनको गले में उन्होंने एक मरा हुआ सर्प डाल दिया था। ऐसा भी कहा जाता है कि सोने में कलियुग का निवास है और उसी के आघार पर वह बराबर चलता रहा। एक कवि ने भी उसके बारे में यह लिखा है :

कनक कनक ते सौ गुनी मादकता अधिकाय,
या खाये बौरात है, वा पाये बौरात ॥

तो एक कनक को खाने से, एक धतूरे के खाने से आदमी पागल हो जाता है, अगर