

Commission under section 8 of the 1
Delimitation Commission Act, 1952.
[Placed in the Library, *see* No. S-153/ '53.]

REPORT OF REHABILITATION FINANCE ADMINISTRATION

THE DEPUTY MINISTER FOR
FINANCE (SHRI A. C. GUHA): Sir, I lay on
the Table a copy of the Report of the
Rehabilitation Finance Administration for
the half-year ended the 30th June 1953,
under sub-section

(2) of section 18 of the Rehabilitation
Finance Administration Act, 1948.
[Placed in the Library, *see* No. S-155/
53.]

1. FIFTH ANNUAL REPORT OF BOARD OF DIRECTORS OF INDUSTRIAL FINANCE CORPORATION OF INDIA.

2. STATEMENT SHOWING ASSETS AND LIABILITIES AND PROFIT AND LOSS ACCOUNT OF THE CORPORATION.

THE DEPUTY MINISTER FOR
FINANCE (SHRI A. C. GUHA): Sir, I lay on
the Table a copy of each of the following
papers, under sub-section

(3) of section 35 of the Industrial
Finance Corporation Act, 1948: —

(i) Fifth Annual Report of the Board of
Directors of the Industrial Finance
Corporation of India on the working of the
Corporation during the year ending the 30th
June, 1953.

(ii) Statement showing the assets and
liabilities of the Corporation at the close of
the year and the Profit and Loss Account for
the year. [Placed in the Library, *see* No. S-
154/53 for both.]

THE REHABILITATION FINANCE ADMINISTRATION (AMENDMENT) BILL, 1952

MR- CHAIRMAN: We now take up for
further consideration the Rehabilitation
Finance Administration Bill.

LT.-COL. J. S. MANN (PEPSU): Sir, We
have before us the Rehabilitation Finance
Administration (Amendment)

Bill presented by the hon. Minister and I
would like to say something about this.
This Rehabilitation Finance
Administration is a very useful organisation
for the refugees who have come from
the West Punjab and the East Bengal to
India. A lot of good work, in settling
the refugees, has been done and it was a help
which the refugees, who came
penniless, wanted. The Government of
India started this organisation to give them
loans to rehabilitate and restart them in their
business which they had lost. Sir, there are
good points and there are some defects also,
which the Government of India, should
have removed long before. For instance,
the loans which are granted to the dis-
placed persons take such a long time that in
the meanwhile these people who apply for
them lose all their hopes for getting any
and so they cannot start their business in
time, whereas, the other people having
money on this side start their business,
whilst the refugees find themselves in a
hard competition, when the loans are
subsequently granted. Even now, I know
several cases—being a refugee myself—
where several applications for loan
are pending with the Rehabilitation
Administration for the last one year or even a
year and a half. These applications are
duly supported by the local authorities and
these are lying with the members of the
Board for their sanction. The persons
appointed on the Committee first were
quite good people, and I do not blame the
present ones! They had some
connections with the refugees, as they
were refugees themselves. The Chief
Administrator was a refugee; the members
who assisted him were refugees and thus
they were able to decide all cases as
quickly as possible. I know personally
a member of this Board, who was the
President of the Congress Committee for
about four years. He knew each and
every refugee from the West Punjab. He
was somehow removed and another
person who was not a displaced person was
nominated in his place. I do not know the
cause of this removal, but I do know that
this gentleman

[Lt.-Col. J. S. Mann.] was helpful to the refugees. On the contrary, a gentleman, who is not a refugee himself, cannot understand the difficulties of the refugees and is therefore not likely to take pains and interests in their affairs. I would request the hon. Minister that the Board should consist of the refugees who know the people and can understand the difficulties of the refugees.

Sir, it is gratifying to know that the loans which will be recovered from the refugees will be redistributed among the refugees. I must heartily congratulate the Government on this move, which is indeed a facility for the people. But, at the same time, these loans, which the Government are granting and which are subsequently to be recovered, the Government have decided, will be adjusted against their claims. It is only in the case of the urban loans that the Government have decided so. I would very much like to see that the rural loans which are so far not included in this scheme should also be included. The Government should take early steps that these rural loans are also included in the recovery to be adjusted from the rural claims. The principle, not to recover but to adjust against the claims, should be for all Rural and urban loans and there should not be any differential treatment. The rural people are unable to write; they have no papers of their own; they cannot go to the Press and they cannot place before us their grievances and hardships. The Government should treat them at-par with the urban people, because the rural people are the ones that are suffering heavily.

The number of applications which the Finance Administration have with them for disposal—I quote from the figure given by the hon. Finance Minister—is about 8,000. Seven years I have passed; and seven years is a very long time; and within that time, they have not been able to dispose of these applications. These applicants

have not been given loans and these people have been spending their time, money and energy in asking for this facility. You can yourself imagine that for the last six years these people have been asking for loans to establish their business and their home and the Administration have *not* been able to take a decision on their requests. If the Administration were to take the trouble of expediting the disposal of the applications, the refugees would be helped a very great deal in these hard times.

Further, Sir, these loans are not easy to be repaid. These loans were granted to the people who had nothing. They had lost each and everything of theirs. Very hard times have come and the business is very dull and even the market is so very tight. Therefore, these people are not in a position to repay loans. It should have been decided that the loanes may pay according to their facilities. The rural people—I must repeat once again—have been hard hit and should be allowed to repay their loans from their claims and the Government should make some arrangement in this connection. Sir, I would also like to bring to the notice of the Government that the amounts of the loans are sent to the districts and to the provinces by the Central Government, but, the people in authority in the districts and the provinces are not very helpful to the people in the distribution of these loans. After some time they return the loans to the Government of India and say that people are not interested in taking them. I can say, Sir, that the refugees are in need of these loans in order to establish themselves in business, but the Heads of the Departments concerned are not sympathetic towards them and are not rendering all possible help. The applicants have to spend almost 25 to 30 per cent, from their own pockets to take the loans. So, the Government should take suitable steps to see that the loans are granted within as short a time as possible and with as little trouble to them as they can possibly give. With these few

words, I would once again remark that the Government should remove the difficulties and improve upon the drawbacks in the matter of granting loans to the refugees.

SHRI S. N. MAZUMDAR (West Bengal): Mr. Chairman, in this amending Bill the original Act is being sought to be amended mainly in three respects. That is, increasing the amount which the Central Government may advance to the Administration; then extending the period for the repayment of the loan from ten to fifteen years; and thirdly, incorporating a provision for the accounts of the Administration to be audited by the Auditor-General. But, Sir, I am sorry to say that although this amending Bill is being brought forward before this House after five years of experience of the working of the Rehabilitation Finance Administration, the Government has not paid any heed, properly speaking, to the complaints and criticisms made against the working of that Administration.

Sir, I shall now deal with those criticisms against the Administration. It is true that these three amendments are there. These are quite welcome. I have no quarrel in that respect. But, it is expected of the Government to pay heed to the criticisms voiced not only by the refugees outside but also by the hon. Members in the Houses of Parliament. I shall take those points one by one.

First of all, Sir, I would like to say that the Rehabilitation Finance Administration is an autonomous body. There is practically no control over it by the Ministry of Rehabilitation save in laying down broad policies. Practically there is no control by Parliament over its functioning. Though there are a few Members of Parliament on the Advisory Body, yet that does not mean that Parliament has any control over the activities of that body. In this connection I may mention, Sir, that last year I wrote a letter to the Ministry of Rehabilitation drawing their attention

to the fact that a particular refugee who had applied for a loan for a very

long time had not till then got that I loan although the loan had been sanctioned and all the necessary formalities had been completed; still he was awaiting the payment of that loan. Of course the Ministry was good enough to refer my letter to the Rehabilitation Finance Administration, but in its reply to me it was mentioned that that body was an autonomous body and they were referring my letter to it. And I have been told by the refugee concerned that after my taking interest in his case to see that justice was done to him, he was taken to task by the officers of the Rehabilitation Finance Administration, with the result that the payment of the loan to him was further delayed for that reason. Of course, there is no proof because these gentlemen who resort to such tactics do not provide any proofs or do these things in writing. But that gentleman, that particular refugee told me that he was told by one of the officers of the Administration, "Oh, you have sought the help of a Member of Parliament; all right. let us see how soon you can get that loan." So, Sir, this is the nature of the autonomy. No doubt, there must be some sort of autonomy for its efficient functioning; I do not object to that, but there must be some sort of provision for some control over the Administration by the Ministry of Rehabilitation as well as by Parliament.

Coming to the second Point of criticism. Sir, I would like to say that the expenses of the Administration are very heavy. During the last five years it has spent nearly 20 per cent, of the amount given to the refugees for administrative expenses. My figures are, Sir, that out of Rs. 5 crores actually given to the refugees a sum of Rs. 1 crore has been spent by the Administration as administrative expenses. Sir, I suggest here— of course I shall speak on it in detail during the clause by clause consideration of it—that a general rule should be laid down that the admi-

[Shri S. N. Mazumdar.] nistrative expenses should not exceed 10 per cent, of the sum of the loan actually advanced to the refugees.

SHRI V. K. DHAGE (Hyderabad): Five per cent.

SHRI S. N. MAZUMDAR: Yes, I am prepared to take that. However, my point is that administrative expenses should be cut down. Then, there are high salaried officials.

SHRI V. K. DHAGE. Sir, the Government rule is that the administration should be carried on within 5 per cent.

SHRI S. N. MAZUMDAR: I take that information from the hon. Member.

SHRI KISHEN CHAND (Hyderabad): The Bank charges are only 1 per cent.

SHRI S. N. MAZUMDAR: There are 635 employees in the Administration but only 151 are Class IV employees and the salary of the Chief Administrator is Rs. 3,000 per month and he is also allowed to draw his pension from the Imperial Bank, where he was previously employed, so far as my information goes. This point was pressed home in the course of several discussions in the other House and I do not like to take much time here by going through it, but still it does not mean that because I do not like to take much time. I am not putting any emphasis on it.

Thirdly, Sir, the rate of interest which is charged from the refugees for the loans is too high. This Administration is not a commercial institution. Its purpose is to help these uprooted people, these people who have been uprooted from their normal environments and their normal occupations due to no fault of theirs. It may be argued by my hon. friend there that the Act says that interest has to be charged *not exceeding 6 per cent*. I say this because I heard that the hon. Minister expressed some such view in the other place. I do not

know whether he is prepared to agree to a reduction in the rate of interest. However, I do not want to anticipate him; I shall await his reply and then I shall have my say on that point. Here I would only say that the rate of interest is far higher than the bank rate. I have been receiving complaints from the refugees that the Rehabilitation Finance Administration wants the loanees to insure their business premises for comprehensive insurance. This means that they have to pay 6 per cent, interest on the loan and 6 per cent, for insurance, which makes the loan double the amount in eight years. The refugee who takes this business loan, for his business, has to maintain himself, maintain his family, and also make provision for this interest and insurance. These loanees are mostly small businessmen. Mostly they have no resources, and I do not understand why this high rate of interest should be charged. It is high time it is reduced from now on to 1 per cent. I have received many complaints from these refugees that it is very difficult for them to pay this interest soon after they obtain the loans. It is quite well known that in these difficult days for industry and trade, it is not possible for the small businessmen to establish their business very soon. They are beset with all sorts of difficulties. The loans offered by this Administration, instead of being a help to them, actually obstruct them and prove a burden to them. So, I suggest that for the first four years this interest should not be realised. It may be realised after that. About the receiving of the loans, as I have mentioned earlier in my speech, there are many instances where the refugees receive the loans only after a long time after they send in their applications, the loans are sanctioned and all the necessary formalities are completed. Even then these loans come only in dribbles, in several instalments. There is a long interval between these instalments, which means a lot of hardship to these refugees who have no resources to fall back upon. The loans sanctioned to them should be paid to them soon. It

should be paid—at least two-thirds of the loans sanctioned should be paid—in the first instalment. Then as regards interest, my suggestion is that it should be realised only after four years, but these four years should be counted from the time the full amount of the loan has been paid to the loanee. Otherwise, it will provide *no* relief to him.

Next, as regards the repayment of the loans, it is good that the amending Bill seeks to extend the period of return from 10 years to 15 years, but this is not sufficient. My suggestion is that it should be extended to 20 years. As I have said earlier, in these days it is very difficult for the small businessmen to establish themselves very soon not to speak of being in a position to repay the loans soon. Secondly, it is no use simply providing them with loans in a niggardly manner in dribblets. Even if the full amount is granted to them, what is the actual position? The average amount of loan to a loanee has been only Rs. 7,000. Now we know that small industries are being ruined. The purchasing power of the people is falling, though *my* friends on the other side are in love with certain type of phrases as consumers' resistance and propensities and things of that sort. The real fact is that the purchasing power of the people is gradually falling. As a result of it, these critical conditions are being aggravated more and more. Only if the Government brings a comprehensive scheme for ameliorating the conditions of the people and includes rehabilitation in that scheme, then only something can be done, but about that also, I am very pessimistic, because the Government is not adopting proper methods of national reconstruction. About that, I do not like to talk much at this stage because this subject has been discussed on other occasions on the floor of this House and we have offered our criticisms, but still I am compelled to point out certain things. The Plan which the Government has framed and the manner in which the Government is carrying out the Plan does not inspire confidence that even

this Plan will be carried out. In November, 1952 when the Five Year Plan was being discussed in this House and we raised the question of unemployment, the Government spokesman refused to recognise that there was any unemployment problem in the country. It was, according to them, residual unemployment resulting from the normal industrial process, but a few months afterwards in September 1953 they had to recognise the magnitude of the problem of unemployment, but they recognised it when there was no helping about it. The problem of unemployment loomed so large and in such a manner that they had to recognise it. Then the Government came forward with the suggestion that the Five Year Plan should be amended. Since then we have heard so many plans about the extension of the Plan to provide employment, but in the meantime, there is more and more unemployment. When I raised the question of retrenchment, the Government spokesman simply refused to give any serious consideration to that point of view. When during the last session we said that a ban should be placed on all retrenchment, that suggestion was completely cold-shouldered on the ground that it was not productive. But may I remind them that by throwing people out of employment, they are only extending the vicious circle—more unemployment, less purchasing power, more unfavourable reactions on the market and more unfavourable reactions on industry?

3 P.M.

But I don't think that this very patent fact leaves any impression on their conception or outlook. However, the facts cannot be denied. So they press themselves upon them and force them to take steps which could have been taken earlier if they only had a mind to listen to the suggestions from Jharkhand side to the House. About retrenchment, when we suggested that a ban should be placed on retrenchment.....

MR. CHAIRMAN: Speak on the Bill.

SHRI S. N. MAZUMDAR: I am elaborating to show why I have no con-

[Shri S. N. Mazumdar.]

fidence in the Government drawing up a comprehensive scheme to fit in with the rehabilitation problem. So at least as a positive suggestion I offer this that the period of repayment of loan should be extended from 15 to 20 years. Then there is a very important question about which this Amending Bill is completely silent, viz., section 15 of the original Act which provides for recovery of loans as arrears of land revenue which has not been brought in here. So I was unable to move any amendment to that section. But that provision to recover loans as arrears of land revenues is again a measure which causes serious hardships on these people whom this Act and this Bill is supposed to help. Because recovery of loans in the manner of arrear of land revenue means attachment of their belongings. There are cases when the household goods of refugees have been attached. Surely this was not the intention of the Central Legislature when it passed the original Act providing for rehabilitation of the refugees. At least I think Government should have come forward with an amendment to that section. The amendment should provide that only the commercial and business assets of the loanee can be attached but not his household goods. The head of the family should not be arrested because that throws these people into great difficulties. So it happens that because of these difficulties and hardships caused to the refugees by the terms on which loans are sanctioned a large number of loans which have been sanctioned have not been drawn upon. I have been told by many refugees that practically they have come to fear the prospect of taking loans from the Rehabilitation Finance Administration because of these hardships. That is the reason for the fact that even after sanctions have been made they have not been drawn upon and this fact was commented on even by a paper like the *Eastern Economist* which has no connection with us and which is as apart from us as heaven from earth.

But Government has not paid any heed to those criticisms coming from quarters which are akin to them.

Then there are many complaints about corruption and nepotism. These are well known. I don't like to take much time of the House by going into all these things but some have been referred here already by the previous speaker who himself is a refugee and who has felt some difficulties in this matter.

These are the broad lines on which I think the original Act should have been amended and I would ask the hon. Deputy Minister, who is piloting the Bill, to consider whether he can do something so that the refugees can at least have some definite proof that the Rehabilitation Finance Administration is going to act for them and for their benefit.

Before I sit down I will have to say that I have given notice of some amendments but I could not give them earlier. I think you will allow me to move these amendments. In connection with them I will speak later.

SHRI PRITHVIRAJ KAPOOR (Nominated): Mr. Chairman. Sir, I welcome the changes that have come before us. It appears that the period of loans has been extended from 10 to 15 years. It is a very welcome change and a very welcome step. There are so many other points too. I welcome them all because I know how enormous is the problem and I don't think in history we find anything like that has ever happened where people on such a scale had come after being uprooted and had been resettled. But while I went through all these steps that have been taken to rehabilitate the people who are uprooted. I have a very humble suggestion to make and that is that this work is that of a nurse, of a doctor and should be done in that spirit—the spirit of service. Unfortunately I have had some experience which is quite contrary to that spirit. Having had something to do with the

people who came from that side from 1947 onwards, I came in contact with some officers who were of the old regime. They were Rao Bahadurs, stinking of that spirit of the old regime—pardon me for saying that word. There was one instance in Bombay when people were being given tickets and slips to travel from one place to another where they could find some work for themselves. There was not enough money with the officer-in-charge to give them for expenses on their way. I was doing some work in that line separately. So I came in contact with the officer-in-charge. Those people who were being given tickets were sent to me. There was something given to them so that they could live on the way and reach the spot they wanted to go to. The intentions of the Government were good but the way they were carried out was not satisfactory at all because that spirit of service was lacking—the spirit of the nurse, the spirit of the man who wants to heal the wounds. I met that gentleman of the old regime. I went to his office and he welcomed me and said, "Come in, sit down, Mr. Prithviraj. Look here. These refugees forced to come and trouble me a lot. Now I have cleared all this atmosphere and I can sit now quietly. Won't you have a cup of tea?" These words saddened my heart and it hurt me to hear that. I said, "I had come to my Government but here I find the same spooks of the old Government left—some bits". He did not like my remarks. I said, "I am afraid you will not like my remarks but I would like you to change your attitude to these people. These are our people and you are not giving them doles, you are not doing them any favour. They have suffered because of this holocaust. They have suffered due to no fault of theirs and as they are our people, it is our duty to approach them in that spirit of humility and service. On the contrary you talk about them as if they are just beggars coming to your door. No. You should approach them in the true Indian spirit." That is not the only one case. There are 98 C.S.D.

so many other cases too. People have been badly treated; not that the Government wish it that way, but some of the people there, some of the old guards who are there somehow or other have not inculcated within themselves the spirit of free India, the spirit of the national Government, the spirit of Bapu, the spirit of our President, the spirit of our Prime Minister, the spirit of your good self, the spirit of every revered leader. And precisely because of that, they talk in tones that hurt, and hurt those people who have suffered, people who have lost their all. All that I have to say at this point is only this much. Six years have past, six long years. It was Oscar Wilde who said suffering lengthens the moments. These six years have been a very long period indeed. Why? I should have said seven years for even from 1946 people started pouring in from Bengal, later on from March, 1947 people from the Punjab and Frontier Provinces came and later on from Sind and Kashmir. These seven years have been a very long period and a very painful period too. Government's intentions are good; but I would like the Minister in charge to make it a point to impress it upon the people who are working in this field that this is a different type of work, that it should be done in a spirit of service and of humility. Indeed, I believe all the work in the country today should be done in the true spirit of service and humility. We are a nation different from the other nations of the world in so many ways. But this spirit of humility has been our characteristic—a major characteristic of our nation. We believe in service even to our enemies. We welcome even an enemy. We welcome him in our homes. And here are our own people, our own kith and kin, our own flesh and blood, and some of us have been very rude to them. I appreciate the magnitude of this problem and I know it cannot be tackled in a day. I understand that materially more could not be done. I realise that. But I only wish and pray and hope and beseech these officers who have got to give this money.

[Shri Prithviraj Kapoor:] who have got to come in contact with these people and distribute these loans to imbibe the spirit of the Father of the Nation who on the 15th of August 1947 when we were here, was going about in East Bengal barefooted. Kanuben told me recently how every night, she used to pick out the thorns from the feet of the Father of the Nation. Every one of these officers must remember that and must imbibe that spirit and must feel that he is a leader, that he represents the Government, that he is the leader at the moment and should behave as the eye does to the body. If there is a thorn-prick anywhere in the body, if there is any hurt or knock or bump, it is the eye that sheds the tear and it should be, the leader that sheds the tear, that bears the pain. To each one of these officers it should be brought home again and again that he should approach this work in the right spirit. Even the peons standing outside the door of the officer, where the loans are being settled, where moneys are being given or received back and where anybody from these displaced persons come for any work, should take it upon themselves to do their work in all humility.

I have one request to make to hon. Members sitting on those benches and it is this. In this question—of course it holds good in the case of all questions, but particularly in this question, I have to request them to deal with the subject not in any party spirit, not with a view to making any points or scoring any points. No, they should and we all should do it in a spirit of service alone. And why? Because they have been suffering for seven long years. To such men if you just tell a wrong word they lose their balance and that is not what we want to do. We want to re-establish these displaced persons. For that not only material help that is being given or is going to be given or has been given but something more is necessary. Over and above that, their mental

rehabilitation is essential and their mental balance is very essential. I have seen the other side of it too where people, just to establish their leadership—God alone knows why and for what end—go to them. They do not go there to serve these people but just to arouse them, to excite them, to make them lose their balance: and people who have lost all and who have been suffering for long, easily lose their balance. Therefore, please issue a directive to all the people working under you in your parties, not to do any such

SHRI P. SUNDARAYYA (Andhra): Better address these remarks to the other benches.

SHRI PRITHVIRAJ KAPOOR: I address them to all the benches.

SHRI P. SUNDARAYYA: You have started with us. There are those benches which refuse to do what you ask them to do.

SHRI PRITHVIRAJ KAPOOR: I don't know what the hon. Member is saying, I would request him to be a little more audible if he really wants to convey anything to me; or he can say it at another time if he wants to tell me anything.

MR. CHAIRMAN: You advise all benches to be humble.

SHRI PRITHVIRAJ KAPOOR: Yes,, and I have already said that to all the government officials, from the highest to the lowest and the Minister also. To them all I have said the same thing. They must approach these suffering people in a spirit of service and humility. To my friends who are not Ministers also I make the same request and if there is resentment, it evidently shows that the thing hurts. Why? I, it because of a guilty conscience?

SHRI P. SUNDARAYYA: We have no guilty conscience. We cannot go on listening to this sort of thing.

THE DEPUTY MINISTER FOR FINANCE (SHRI A. C. GUHA) : This side has not resented this advice. We actually welcome it.

SHRI PRITHVIRAJ KAPOOR: This humble request I make

SHRI C. G. K. REDDY (Mysore): But what is the advice?

MR. CHAIRMAN: That the officials should have a different psychological approach.

SHRI PRITHVIRAJ KAPOOR: People go and address meetings in Bombay. I have seen it and I have attended so many meetings. I have been dealing with refugees in Bombay, not for a short time but for the last seven years. I have seen people just exploiting the position. I say, our people should not lose their balance. Some have lost it and have not regained balance. Many of these people have lost their all and come here and started doing things. Their children work when they should be studying. All these things have happened and we all know it. These people tried to re-establish themselves. And it was our duty all along to help them and my request to all is that we should approach these people in all humility and in a spirit of service and see that these people get re-established, that they get on their feet again, that they are UD and doing.

[MR. DEPUTY CHAIRMAN in the Chair.]

They are part of this nation and if any part is hurt or if any part suffers, then the entire country suffers.

On this point again I have to request people on this side, on that side and the whole House to approach this subject in a spirit of service and in all humility.

Thank you, Sir.

SHRI B. C. GHOSE (West Bengal): Although, Sir, the provisions of this Bill have not evoked much opposition, the working of the Administration has been subjected to rather severe criticism. I must confess that I do not know sufficiently about the administration of this institution to offer any opinion as to its working. I have tried, however, to gather some information, and all that I can say is that taking by and large my report is that it has not functioned very badly considering the resources at its disposal. I do not mean to say that there are no deficiencies, that the refugees have not suffered. If you take the figures that the hon. Minister himself mentioned, you find that 40,000 applications were received in September, 1951, of which 8,000 are still outstanding. That by itself would be sufficient condemnation of any institution unless we knew something about the conditions under which that body or institution had to function. The fact also that applications were received at times and then closed—that means, no applications were received—also goes against common reasoning because there might have been refugees who were in need of funds or money but applications were not being received during that period. The fact again that moneys were given in dribbles also shows that the refugees really were not assisted in the way or to the extent that they should have been. These are valid criticisms against the way the Administration has worked. But, there have been difficulties to which I do not want to refer because that is not my main purpose today. The main difficulty I find in regard to this institution is to fully comprehend the purpose for which it has been established. What is this institution for? Would the Government kindly explain that to me? Is it for the purpose of relief or is it intended to function as a financial institution? Originally, in 1948, when the Bill was brought before the Constituent Assembly, MF. Shanmukham Chetty who was piloting the Bill stated that there were two problems: first,

[Shri B. C. Ghose.] there was the problem of the rural refugees—that was being taken care of by the Rehabilitation Department—and, secondly, there was the question of urban refugees, people like professional men, traders, businessmen and small industrialists who had come over to this country and had to be set up in business again. Then he asked himself this question, namely, he said that it might be asked that if money is needed for this purpose there was the other institution which the Government was then considering to establish, namely, the Industrial Finance Corporation, and why could not people go and get funds from that institution? His reply was that the Industrial Finance Corporation, according to him, was meant for the larger industries, for big business but there was no institution to help smaller people, cottage industries, smaller industrialists and so forth and it was his idea that this Rehabilitation Finance Administration should be utilised for that purpose. Now, I should like to know from the hon. Minister whether this Administration has been utilised for that purpose. I can quite appreciate that at the very beginning the overwhelming question must have been to give assistance to the large number of refugees who were coming away under appalling conditions from Pakistan. At that time probably principles could not be adhered to; strict principles could not have been laid down as well; the question must have been a humanitarian question at that time and probably the idea that was behind the establishment of this institution could not have been given full effect to. But, time has elapsed since then; six years have gone by. I do not think that if it was the purpose of this institution to rehabilitate business people that objective has been to a very large extent fulfilled. I do not deny that it has given assistance to a large- number of refugees; I do not deny that that has been a very laudable objective but if that is to be the main purpose of this institution let us not call it a rehabilitating institution; if it is not for purposes of offering relief only, for purposes of giving doles, for purposes of keeping people

alive for some period of time but if it is to be a successful institution for rehabilitating people in business, I should have thought that the Government should make the purpose clear. If they want this institution to be primarily a financial institution then I think that either of two things can be done: firstly, this is not an institution, as at present organised, which can function as a financial institution with any great success. Nor can it set up people in business with any large measure of success. I do not know what its own record is. I should like to have information from the hon. Minister as to how much money has been paid out, how much of it he considers will be treated as bad debt and how many persons have really been successfully established in business. One great defect of this institution is that if a business loan is given that concern or that business cannot be kept constantly under review. This institution is mainly a loan giving institution, like a *baniya* or *sahukar* who gives a loan and all that it is concerned with is to get back the loan according to certain terms. Has it the machinery to see as to how people or the institutions that it may have financed—those people and those institutions—are progressing, as to whether the loans which have been given to them are sufficient and, if not sufficient, whether more money should not be given to them so as to make the unit more economic or enable them to tide over difficult periods? That is really what a financial institution should do. That function can be discharged by a body or an institution like a bank and I should therefore request the hon. Minister to consider this suggestion, namely, that if his primary purpose is to set up people in business, he should take advantage of the banking institutions, place the funds at the disposal of banking institutions, set up a Board to advise us as to what applications should be considered or should be admitted, lay down the conditions for the grant of loans but then let the banks take charge of the transactions and the loans and look after the parties. One advantage will be that these parties

will also have come in contact with commercial concerns like banks and if and when the Rehabilitation Finance Administration will no longer be in existence, still then they would be looked after. Incidentally I should like to ask the hon. Minister: What is his idea about this organization? Is it going to be a permanent one or is it going to be for 15 years, as the period of the loan is being extended to 15 years? But, then, loans may be given even up to the 15th year. I do not know if it is the idea of the Government not to invite any more applications. Have they come to any decision on that? If applications are still to be invited, their examination will take time and loans may be given after some time. If the same rate of progress is maintained it may take two or three years to consider those applications and allow loans so that in that case the Administration may be of a permanent character. I will have something to say on that presently. If the Government for any reason do not consider the suggestion that I have now given as acceptable, then the other alternative that I can suggest is to convert this institution into something like a Development or a Finance Corporation to look after or give loans to small people, to cottage industries and small industries and so forth, to function not as it is functioning now, but more or less on the lines on which say the State Finance Corporation or the Industrial Finance Corporation functions today because even then it will be able to do real service to the people that it may be assisting. It will have a permanent organisation of a permanent character. It will have people who will have, I presume, some experience in business, be able to sift applications and assist businessmen when they will be requiring loans. Personally I should prefer the first alternative, namely, that the Government should take advantage of the banking institutions which exist and offer the loans through those institutions because I believe that they are able to look after people better than Government institutions. Incidentally I may say here that one reason why today even, people, if they can, do not

want to go to, say, the Industrial Finance Corporation or the State Finance Corporation but would prefer to have dealings with the banks is that the banks know business conditions and would be amenable to reason, that they are not hide-bound by rules and regulations. Another advantage is that a banker knows the people more than an institution like this can know. If you set up a small industrial corporation then it does not come into contact with the people in the ordinary course of business whereas a banker not only knows his client and customers but he knows the conditions of the market. He has information about the customers of other banks and in this way he has a general knowledge of the market and that knowledge is very useful in not only judging applications but also in looking after those applicants at a later period. I should not be understood to have stated that in giving loans or in examining applications for loans from refugees the standards should be the same as the bankers normally lay down. That would be simply absurd because people who have come from Pakistan cannot obviously offer the same type of security or satisfy the same conditions as laid down in the case of ordinary commercial loans. Therefore I have suggested that there should be a committee and that Government should lay down standards and those standards naturally should be very much more lax than the standards which bankers now enforce. Now, if therefore, as I suggest, this Administration is to function as a financial institution and is to prove useful, then the whole aspect of its working will have to be changed. But if the idea is that it is to function as a relief institution then of course I have nothing to say. I shall therefore again request the hon. Minister to give serious thought to the suggestions I have made and see whether the first alternative that I have placed for his consideration cannot be accepted.

SHRI P. C. BHANJ DEO (Orissa): Mr. Deputy Chairman, Sir, in the days of democracy that we have with us

[Shri P. C. Bhanj Deo.] the questions and problems of displacement are always with us. Not only did the problems and affairs of displacement arise with the partition of India with which we are concerned this afternoon on the floor of this House but Mr. Deputy Chairman, Sir, you are yourself aware that even in this House there have been problems of many displacements. But whereas we can adjust our problems and affairs of displacement by a mere adjustment of seats

SHRI B. C. GHOSE: After wrangling.

SHRI P. C. BHANJ DEO: After friendly wrangling.....

SHRI S. N. MAZUMDAR: No wrangling.

SHRI P. C. BHANJ DEO:the problems which face this nation and which are the outcome of the very serious step taken by the Congress Government in partitioning this country.....

SHRI H. P. SAKSENA (Uttar Pradesh): It was not the Congress Government.

AN HON. MEMBER: It was only Congress Party then.

SHRI C. G. K. REDDY: They had no business to accept partition.

SHRI P. C. BHANJ DEO:are so serious, if one chooses to consider these matters seriously, that one has to see the amount of human suffering that millions of people are undergoing today in Bengal and in Punjab in order to understand the gravity of the problems in their full complexity. But when I see the solutions that the Government is attempting to bring about to this vital problem before us, to these innumerable sufferings of displaced human beings, I think I should agree with the hon. Minister opposite, who has introduced this Bill, when he described in another place the Administration in question as having a very shining surface. Indeed, Sir, it has a very shining surface, but then we must

remember that all that glitters is not gold—often you have heard that told. Yesterday he told us again that this Administration was not a bank nor was it an organization of the Rehabilitation Ministry to give grants in the form of loans. It is indeed neither of them. It is an unholy mixture of the gold lust and the steel frame, and the result, Sir, as can be expected, is most disappointing and, in many cases, injurious.

Now in all this paradox with which the Government have flooded the country today I myself am at a loss to face this problem in its true perspective because as the hon. speaker before me has quite rightly remarked, we do not quite understand the purpose which this Administration is meant to observe. As a purely financial institution, I am afraid I cannot congratulate the Finance Ministry on its creation in this field. In the realm of finance, Sir, I have always tried to point out to this House that unless our unproductive loans are taken from the capital side to the revenue side of the Budget, we shall be surely facing a financial crisis in the not distant future, and this perpetual demand on the part of the Finance Ministry to camouflage unproductive loans as productive ones by various means and contrivances at its disposal may be very soothing to the party to which the Finance Minister belongs in the short run but in the long run it is going to be disastrous to the future financial stability of this nation. These loans to the refugees which are given by the Administration in question and also given by the Central Government to the various State Governments for rehabilitation purposes can in no way be termed as productive loans, where productive loans mean capital assets which are likely to draw interest and pay off amortization charges. But all this machinery has been devised in order to create the impression that loans of this type are productive loans and indeed, Sir, to many of my past questions to the Finance Ministry in this field.....

MR. DEPUTY CHAIRMAN: I think you are going into the larger issue. Please confine your remarks to the Bill.

SHRI B. C. GHOSE: This is a small part of the larger issue.

MR. DEPUTY CHAIRMAN: You can wait till February when the Budget comes up before the House. Now we are concerned only with the small Bill.

SHRI P. C. BHANJ DEO: What I am driving at is

SHRI B. C. GHOSE: That small drops make an ocean.

SHRI P. C. BHANJ DEO:that these small drops not only make an ocean but that this Administration is a clear example of how financial manipulations can present black into white and white into black. That has been the burden of my song always and that is still the burden of my song. But of course in order to be able to understand the Administration properly, as my friend here has said, we want more detailed information. He has already mentioned a number of them anticipating me in that field. I will only add that we should like to know.....

SHRI A. C. GUHA: May I know whom he is referring to? Mr. Ghose or Mr. Mazumdar?

SHRI P. C. BHANJ DEO: Mr. Ghose, who preceded me. I should like to know whether the Administration has become a paying concern by itself, whether it has become self-supporting or not. Unless it is going to be a paying concern, what is the use of the Indian Government keeping these white elephants? As far as I can understand, the Government is already wasting over a crore of rupees in maintaining this organisation. It is neither serving the purely financial side of our needs as it should nor the other side which Mr. Ghose was pleased to call the relief side. What I would like to stress here is the humanitarian side of the question. From the financial side it is a flop; from the relief side it is a cross between Shylock and charity.

SHRI B. C. GHOSE: What did it pro-

SHRI P. C. BHANJ DEO: That I will leave to imagination. In this field many suggestions have been made, the most constructive of which I consider to be the suggestion of the last speaker on this side of the House as far as the financial aspect is concerned. But my appeal to the Minister is that instead of looking at this question from the financial aspect only we should consider the whole matter from the human side. Human beings have been uprooted; our own flesh and blood have been uprooted from their homes by a cruel fate. They are drifting about here and there, seeking our sympathy and charity and what do we give them in their hour of need, in their shame and cry, in their time of difficulty? We choose to give them loans with interest and when it is suggested to the hon. Minister that the interest charged is too high, that 6 per cent, interest is too high, his reply elsewhere has been: "Oh, mind you, there is a rebate on it. If the loanees pay up their loans in

time they get one per cent, rebate. Hence the interest instead of being 6

per cent, becomes 5 per cent." I ask you, Sir, is this the right way to approach this question? It is quite obvious that in their circumstances the loanees in the difficulties under which they labour cannot pay their loans in the right time and hence that rebate of one per cent. as far as tangible human values are concerned, is quite useless.

So, I have a suggestion to make which may seem somewhat revolutionary. It does not come from a revolutionary party, it is true, but it is based upon commonsense; if the great Father of the Nation were only alive today, he would have supported the idea which I am putting before the House today heart and soul,

SHRI A. C. GUHA: Namely?

SHRI P. C. BHANJ DEO: My suggestion to the House and to the hon. Minister is that "Trust begets trust". Let the loans exist. I know it is not a sound financial proposition according to the tenets of pure finance about which I have been so long speaking in

[Shri P. C. Bhanj Deo.] this House. All this may sound nonsense from that angle. I am not speaking from the pure realms of the science of finance. I speak as a layman for greater human happiness. Let the loans exist. We are giving these loans knowing full well the present condition of loanees, knowing their plight. There is no guarantee except the moral guarantee. Can't we trust our own friends? Can't we trust our own people, thinking that men are endowed with conscience and that they will discharge the obligations they undertook to discharge in the interests of their fellow brethren? My experience abroad both in England and from what I have heard about America is this. From what I saw in England and from what I heard of things happening in America, it makes me double sure that if this courageous step were to be taken by the Government and its supporters, it would prove itself so lucrative, both in the moral sphere and also in the financial field, that the Government will not think twice before they repeat it.

SHRI B. C. GHOSE: Has the hon. Member tried this step?

SHRI P. C. BHANJ DEO: I am only mentioning it here. The various trust shops, the various trust restaurants which are being opened in America today come from the idea of a newspaper boy who suddenly got this flair of putting all the newspapers at the various corners of streets and putting a receptacle with a little notice, "Any one who wants such and such a newspaper may put so many cents in this receptacle and take a paper".

SHRI B. C. GHOSE: You try it.

SHRI P. C. BHANJ DEO: This has been done and you will be surprised to know that it is a tremendous success; so much so that trust restaurants have been opened, trust shops have been started and so on. On a similar pattern, scholarships have been opened in Great Britain where the scholarship is in the form of a loan but a loan without any condition. This is a loan which demands the moral insight of the

loanee to pay off the loans when he qualifies himself through the scholarship and begins to earn his living and so can wipe off the debt that he has incurred as a scholar.

There are many voices here which give me great pain when they say, in a sarcastic manner, that an experiment which has been proved successful in other countries with very little past, very little moral integrity compared with this country's past and with this country's moral integrity,—that an experiment which has been successful in another country should be looked down upon and dubbed ridiculous in a country like our beloved motherland, with an ancient past, rich heritage and long devotion to truth and eternal things of life. If this is the attitude we are going to adopt towards our own fellow-men and towards our own country and its traditions, then the building up of India on any lasting foundation is indeed a dream. But I am not one of those who share the pessimism of my friends. I am optimistic and am willing to trust my own people and I am only putting it to the Government that in view of the fact that they are wasting money, making many wasteful experiments and trials, this scheme may also be given a trial so that we may not only be able to rehabilitate the refugees of West Punjab and East Pakistan but also rehabilitate our own social conscience which we seem to have lost in the process of bondage for the last one hundred or two hundred years and really succeed in building up-a greater India, a united India and a true India which will not be anything less in its devotion to truth than our great predecessors and the great Father of the Nation, who has been, through his own example in life, the torch-bearer in the fight for our freedom. This is my suggestion on the whole; if this suggestion is followed, all the officialdom, all the nepotism and corruption involved in everything will disappear. The hon. Minister has been pleased to say that these loans are grants in the form of loans. It is a very right warning. Let the form of loans exist in the spirit of grants to vitalise the work of the Government

so that rehabilitation of refugees may truly be achieved without all these costs, without all the difficulties which this lop-sided white elephant of an administration is hardened with from all sides.

SHRI C. P. PARIKH (Bombay): Sir, I rise to support this amending Bill, and it is necessary for me to go into the history of the Bill when the previous speakers have made some remarks on the Bill. The Act was passed in 1948 in which it is mentioned, in section 3, that this Administration is to give financial assistance on reasonable terms to displaced persons to enable them to establish themselves in business.

4 P.M.

Now, Sir, the relief side has been taken care of by the Rehabilitation Ministry. They have spent about Rs. 160 crores for rehabilitating the refugees from East and West Pakistan. Even after spending this amount Government are considering that the problem of East Pakistan is not fully solved. Therefore, Sir, I may say that on the relief side the Government have tackled the problem of refugees in a very remarkable manner and the other countries will have to see the way in which we have given relief to refugees in so many ways—educational grants, housing accommodation, maintenance allowances and foreign scholarships, etc. In this way large amounts have been spent and we have successfully solved the problem of settling the refugees in our country. It was a huge problem. On the side of West Pakistan we have solved this problem satisfactorily, but on the side of East Pakistan the problem remains and it is under the serious consideration of the Government. The solution of the problem cannot be to the satisfaction of all the Members from their own standpoint, but I think we have to look to the resources of the country and according to the resources of the country we have solved the problem in the best possible manner.

Now, Sir, coming to the other type of criticisms which have been levelled

against the Administration, I would like to submit that being members of the Administration we are responsible for all the criticisms that have been levelled against the Administration. The Finance Ministry is responsible for shaping the policy of the Administration and for giving directives. But we are quite bound to this House any time to give explanations that they require, and the criticisms they offer will always be looked into by us with all care. Three Members of Parliament are on this body and one member is from outside on the non-official side. Sir, the first speaker said that when the refugee was a member, the applications were quickly disposed of. I think, Sir, he has not gone into the report which has been circulated to the Members. The disposal of applications during the last 12 months has been remarkable and that was the highest in the record of the Administration for the last four years. I may submit, Sir, that the disposal of applications numbering 65,000 and odd is not an easy matter for the Administration unless they want to give loans in a haphazard manner without any investigation. This is not a banking institution. As will be seen, Sir, we have to give assistance in a reasonable way. We are not asking for any security; we are not asking for any mortgages; we are not asking for the terms which the banks demand. We have advanced loans in many cases even when the man had nothing with him. I may say, Sir, that many persons have been rehabilitated by this measure.

Now, Sir, coming to the banking system which Mr. Ghose has pointed out, I may say, Sir, that if all this was left to the banks to advance the loans, I think the banks would have said, "We will do it but the cent, per cent responsibility is yours."

SHRI B. C. GHOSE: That has been ! done now.

SHRI C. P. PARIKH: In this amending Bill we are giving the powers to the banks that if they recommend loans I and give them, the Administration will

[Shri C. P. Parikfa.] bear the losses up to the full extent. That is the word and that word is very significant. It is also to be seen whether the banks will go into field survey and whether the banks have any such organisation. I know, Sir, that the banks are not capable of doing this unless the parties are very solvent. I refuse to consider that any bank will come forward to go into field survey, look after the refugees, find out the things and recommend loans unless it is without any responsibility. And without responsibility anybody can do it.

Now, Sir, with regard to the disposal of applications, I may say, Sir, that we have disposed of 57,000 applications and 8,000 remain at present to be disposed of. And out of these 8,000 applications 4,000 have already been scrutinised in the field survey and have been sent to the Administration at the Head Office and those 4,000 applications we shall be disposing of in about two months.

SHRI B. C. GHOSE: In how many years?

SHRI C. P. PARIKH: If the hon. Member has a little more patience, I shall reply to all the points which he has referred. Now, Sir, the Administration was started in the year 1948 and the applications were invited after that, and now it is only five years since then. I may tell this House that all the applications previous to the second lot of applications have been disposed of. The second lot of applications was invited from July to September 1951 and those applications are 41,000 and odd. Now out of those 41,000 applications 20,000 applications were sent in the last ten days. You will see, Sir, that if we want to scrutinise the applications, naturally field survey is to be made. It is not like banks where the borrower comes to the bank and takes the advance. Here the applicant makes an application and the Administration has to send its staff to survey the position and get all the details from the applicant and see whether what he writes is correct or not, because when

one wants to establish some business, premises have to be taken, power has to be there, then the location has to be ascertained; thus all these factors have to be investigated properly. When we have to investigate into these cases all over India, naturally it takes a long time to do that. The field surveyors have to travel 200 miles to find out a particular applicant because he is situated at a different place. The Administration has established seven branches, but even then it takes so much time to do these things. If we are prepared to have the staff four or five times that we have at present, what will happen. You must consider that the staff will be very temporary and the applications will not be so well scrutinised and those persons who are temporary will take no interest in seeing whether the loan that is to be advanced will be on reasonable terms or not. So, to investigate these things and to use wisely the power which this House has given us, we have to see that the survey is made from field to field, where the applicants are living and we have to see that all the facilities are there for starting business or industry. Over and above that, we also help the applicants quite unlike the banks. Banks never help the loanees, while I may point out here that this Administration writes to the State Governments, to give them premises, power connections, etc., and the Administration has always tried to use its influence to give all the facilities to the loanees.

Now, a word about the staff. Now the repayments are to be spread over fifteen years. The instalments will naturally be divided into fifteen, and so this organisation, instead of ten years, has now to exist for 15 years, because we have already advanced about Rs. 7 crores and to recover that amount, some agency will be necessary for a period of fifteen years. The hon. Minister has foreseen the situation and said that if the banks do not utilise this amount of Rs. 3 crores, then this amount would go to the Administration in order that further loans may be given to displaced persons.

Now, as regards disbursements, the criticism is that the loans are given in dribbles, but the position has to be understood that, when loans are sanctioned, the applicants have to give a guarantor. A guarantor is necessary because the applicant has nothing because he is uprooted from his place. He has to say, "I am conducting my business in a bona fide manner and so and so is my surety." All these conditions have to be fulfilled and naturally it takes time. The loans have naturally to be disbursed in such a way that all the conditions are satisfied, and whenever all the conditions are satisfied, I think there has been no delay on the part of the Administration, and if there has been delay in any case, Members can write to the Administration and it will be looked into. One Member said that he had written to the Rehabilitation Ministry and they had sent it to the Administration, but that afterwards his complaint was not enquired into. I can assure hon. Members that if any question is brought to the notice of the Administration, we will enquire into it, because it is our duty to enquire into Members' complaints. It is only with the help of the Members that this Administration can be successful, since, although the Ministry has made it an autonomous body, Members of Parliament have been taken on its executive as well as on its Advisory Board, and therefore, if we want the Administration to be very efficient and very competent, I think Members could help the Administration a good deal.

I now come to the question of recall of loans. In fact, we have shown a good deal of sympathy in the matter of recovery of loans. We do not recall any loan unless it is absolutely necessary, because if we do not adopt the procedure of recalling loans, then what would happen is that even those who wish to pay will not pay. But some stringent procedure has to be taken in order to see that those who have the capacity to pay do pay. But whenever we are obliged to recall loans, we are being very generous as Mr. Kapoor has said, and we have even offered &

monthly instalment of Rs. 15. We have indeed tried to help these people as far as possible, but I may tell the House that some applicants have deceived the Administration also. They put in false statements and they have taken money for their personal use and put themselves in difficulties as also the Administration. The other loanees will also be cautious on that account. If we do not proceed against such persons, naturally we cannot tarry on the activities of the Administration which this Act asks us to do.

Now, Sir, on the question of expenses. At present the expenses are Rs. 18 lakhs a year and they are likely to go down when all the loans are disposed of. I can tell the House that the figures which were given by my hon. friend, Mr. Mazumdar, are not quite correct. He said that we have disbursed Rs. 5 crores and that we have incurred Rs. 1 crore expenses. In that Rs. 1 crore he must have seen that Rs. 30 lakhs are to cover risks of bad debts. That is not an establishment charge. We have therefore incurred during the period of five years that the Administration has been in existence only Rs. 65 lakhs as administrative expenses. We cannot do with less, if we want to dispose of the applications in the time desired by Members. We can reduce the staff only when all the applications are disposed of, and then also a competent staff will be required for the collection of instalments.

Then, another criticism was made that we have appointed certain persons on very high salaries. I have gone carefully into this matter. I must tell the House that this is a temporary service. People who had permanent jobs elsewhere have left those jobs and joined this organisation. When they leave their permanent appointments, naturally they would demand something more than they were getting, because here at any moment they may be discharged. So, only those who can stand on their own legs can come to this organisation. I can assure hon. Members that there has always been scrutiny about this, and if there are

[Shri C. P. Parikh.] cases where Members think that we have paid high salaries, we will go into those cases. In the House of the People some instances were given and we enquired into the matter. The hon. Member could give only five cases out of 600 people. We shall enquire into the whole position, and we shall rectify the position wherever we have been wrong.

With regard to the staff, I might say that the staff is working without leave. Some of them have not had any leave for the last two years. One can see how the Administration is working.

In regard to giving concessions to the refugees or treating them in a very lenient manner, that also we have tried to do. Previously interest and the first instalment we used to recover after two years. Now, we are not collecting the interest or the first instalment until three years. Three years is sufficient time for them to stabilise themselves in any industry or business. For the first three years they have to pay nothing. We are trying to help them in this way also. In certain cases, where we are certain of their

solvency, we have dispensed with guarantors also. We have also said that the time between payment of the first instalment of the loan and the last instalment of the loan should not be more than six months. We have also said that the repayment will start only after the full amount is paid, and that meets the objections raised by some hon. friend.

We are going into the question of review also. Whatever applications have been rejected, we are reviewing them again. When further materials are collected and we think that the case warrants help, we are giving a loan. This review process is going on and no applicant will suffer on that account. Then we have also given the statement of enhancement. After the loan is given, if the applicant requires more money, then also we try to give him. We want to try to accommodate honest persons as far as possible. If

they are carrying on the business or in the industry and if we have given them Rs. 10,000 and if they want more, we are prepared and we are giving them Rs. 10,000 or Rs. 15,000 more if we think they will be rehabilitated and loan is safe.

Now on this Administration there are members of the Advisory Board who have also rendered considerable assistance in carrying out the work which we are doing. I may say that in this Administration Government have also not appointed members of only one shade of opinion but have appointed members of all shades of opinion and out of those members who are existing, two of them are working with the refugees and one is a refugee himself. The fourth member is my-self who is not a refugee but of the others, two are working among the refugees and usually the interests of the refugees are looked after by them as much as possible. There are monthly meetings. We are scrutinising all cases before passing these loans and those meetings last for 6 hours or for two days or even three days. All attention is given and every loan is carefully scrutinised.

With regard to East Pakistan we have some difficulties. With regard to West Pakistan there are verified claims and we are able to know the antecedents of the applicant easily. Therefore it has been easy for us to give loans to those who have come from West Pakistan but the position is rather difficult with respect to East Pakistan. We have to rely on the antecedents of the man according to what he gives and according to what is available from the side of the information that is available to us, which takes time.

As regards self-supporting or other matters which one of the hon. Members has referred to I may say that this Administration is doing as far as possible in the matter. We shall be advancing loans to the extent of Rs. 12 crores. Out of that you will understand from the report which is before you and which has been circulated.

that SO per cent, only will be recovered and the rest will be gone. Therefore you will see that we are trying to give accommodation to the displaced persons as far as possible. The reason is that in West Pakistan the recovery will be sixty per cent, and in East Pakistan the recovery will be forty per cent, because in West Pakistan we have some more reliable data as re' gards verified claims but even though 'Government may lose fifty per cent, of the amount on this Administration, I think if fifty per cent, of the people receive this benefit and get rehabilitated, a great service will have been rendered to the displaced persons. If we look to the amount of good done to them, I think this loss will be considered negligible—looking to the Rs. ItiO crores which we have spent in other directions.

Now I will come to the criticisms of the first hon. Member who made the suggestion that there has been difference in treatment between urban and rural people. There has been no difference. I think there was difference in his mind on account of the compensation scheme which is there. Whether the man is coming from rural or urban areas, we are treating them alike in the matter of giving loans.

Then Mr. Mazumdar has said that the expenses are twenty per cent. I don't know his method of calculation. The expenses are to be taken on the loans that are outstanding or disbursements that are existing. The loans that exist at present are about Rs. 7 crores on which we are spending annually Rs. 16 lakhs and that comes to 2J per cent. Therefore his mathematics of combining this with the amount of loan is against banking principles. He has also said that the insurance charges have to be paid at six per cent. rate. I don't know where he got the six per cent, rate, because insurance charges, I don't think, will exceed 1 per cent. Then he has recommended twenty instalments instead of fifteen. This Amending Bill is making a loan repayable upto 15 years instead of 10 years according to the original Act and this is a step <in the right direction

because if we go over to 20 years, naturally we are making the man who receives the loan also lethargic in payments. If he has to pay Rs. 40 a month. I think every man who wants to carry on business or industry can very well pay that after a period of three years and if he does not do that, I think he is not carrying on the business or industry. Therefore extending the number of instalments will be useless.

With regard to the staff of this Administration, Mr. Kapoor made some remarks but with regard to that, I should say that 95 per cent, of the people who are in the staff are refugees.

SHRI C. G. K. REDDY: 98 per cent, according to the Minister.

SHRI C. P. PARIKH: That is an improvement. I thank you. I am only giving a rough figure.

SHRI A. C. GUHA: I also gave a rough figure.

SHRI C. P. PARIKH: A considerable number of refugees are there and we take a man who is not a refugee only when we don't find a competent refugee. Therefore the human element or the nursing element is always there which can be seen.

Now, with regard to a funny suggestion which has been made by one hon. Member that 'Let the loan be on trust', I should say that we have to consider whether we are in a position to place such trust and whether we can trust every body. I think we have trusted so many and if we have to trust seventy five lakhs of refugees, we have to consider whom to trust and whom not to trust.. Before making any suggestions, we have to consider them whether they can be implemented by the Ministry.

With regard to the other points, it is for the Minister to say as regards policy because, whatever is laid down, we are trying to carry it out in our best way with the resources that are

[Shri C. P. Parikh.] given. You will see that the resources are raised from Rs. 7 crores to Rs. 14½ crores because Rs. 3 crores are also for utilization as loans. With regard to instalments, a great concession has been made. With regard to auditing, I welcome that. But with regard to the past, I may say that the foremost company in India was our auditor and therefore this House has nothing to fear that in the past we have not looked into the matter or the auditors have not looked into them. But if anything is required, we are quite prepared to go into the past as well as the present. The appointment of the Comptroller and Auditor General is therefore very good.

With these suggestions and comments, I support the Bill.

SARDAR BUDH SINGH (Jammu and Kashmir):

سردار بدھ سنگھ (جموں اور کشمیر):

جب کبھی ریفیوجیہز (refugees) کا سوال آتا ہے ان کی درد بھری حالت سے دکھ ہوتا ہے۔ ابھی تک لاکھوں آدمی بیکار اور پریشان ہیں۔ بہت سے اب تک سڑکوں پر وہ زمیں پر آسمان کی چھت کے نیچے باہر پڑے ہوئے ہیں۔ انتہائی سرد راتوں گزار رہے ہیں۔ ان کے معصوم چھوٹے چھوٹے بچے تڑپ رہے ہیں۔ ایک تو وہ انتہائی ظلم، انتہائی تشدد، انتہائی درجہ کی تباہی اور بربادی کا شکار ہوئے دوسرے ابھی تک دکھ کی زندگی گزار رہے ہیں۔ لیکن ان سب باتوں کی یہاں تلافی کیوں نہیں ہو سکتی ہے۔ جیسا کہ ظاہر ہے کہ یہ کہا جانا ہے کہ گورنمنٹ آف

(Government of India) انڈیا

کے پاس فائننس (finance) سے تعلق رکھنے والے اور بھی بہت سے معاملے پڑے ہوئے ہیں اور روپیہ اتنا نہیں ہے کہ وہ سب کا معارضہ پورا کر سکے نقصان پورا کر سکے۔ ریفیوجیہز کو ان سابقہ حالات و حیثیت پر آباد کر سکے جو کہ وہ چھوڑ کر آئے ہیں۔ میں صرف ایک سنجیدگی (suggestion) کے طور پر انہیں عرض کرنا چاہتا ہوں کہ ریفیوجیہز کے متعلق ہمیں مکمل طور پر کوئی خاطر خواہ انتظام کر دینا چاہئے۔ لیکن جس رفتار اور جس تھلگ کے ساتھ کام ہو رہا ہے اس سے ریفیوجیہز سٹیسفائیڈ (satisfied) نہیں ہیں۔ وہ ہمیشہ شکایت کرتے ہیں وہ ہمیشہ توڑتے ہیں اور اگر وہ ایسی حالت میں مر جاتے ہیں تو انتہائی رنج کی بات ہے۔ اس جیلے سے مرنا بہتر ہے۔ بجائے اسکے کہ اس طرح سے انکو لمبے انتظار میں رکھا جائے سال، دو سال، چار سال، چھ سال کے لئے جلدی فیصلہ کرنا چاہئے۔ ہر سال ہر سیشن (session) میں جب انکا سوال آتا ہے تو شور مچتا ہے۔ لوگ چیختے ہیں، چلاتے ہیں۔ اور انکو کوئی نہ کوئی امید دلا دی جاتی ہے کہ اب جلد ہی روپیہ معارضہ یا قرضہ دیا جائیگا۔ پہلے بینکنس (banks) سے لون (loan) لئے جانے کا سوال ہوگا، پھر لون کی

میدان و رقم بڑھا دی جائیگی اور پھر انکو بہروسہ دلایا جائیگا کہ تمہیں فکر نہیں کرنی چاہئے ذرا انتظار کرو۔ اس طرح میں یہ دیکھ کر حیران ہوں گا، یہ جو کام نامکمل چل رہا ہے کبھی مکمل بھی ہونے کا ہے۔ اب سوال یہ پیدا ہوتا ہے کہ ان کی آباد کاری کیسے ہو جبکہ پہلے ہی ملک میں اتنی غریبیں اور بیکاری کی اتنی مصیبتیں لوگوں پر ہوں جہاں بڑے بڑے راجے، مہاراجے، ساہوکار، کارخانے دار موجود ہوں اور جہاں لوگ رالم رحیم کو بھیجتے ہوں اور ہزاروں ملحد، مسجدیں گردوارے، گرجے ہوں جہاں لوگ دیاء دھرم، دھم کی باتیں کریں اور تلسی داس جی کی نصیحت پر چلنے کے لئے کہیں۔

ددیا دھرم کو مول ہے
پاپ مول اہیمان،
”تلسی دیا نہ چھوڑے
جب لگ گھٹ میں پران“

وہں آج ہم دیکھتے ہیں کہ اقتدار پیسے والوں کا ہے کہ بیچارے رنہوچھڑ کے ساتھ ہمدردانہ رحمہ اللہ ساوک خاطرخواہ نہیں ہو رہا ہے لاکھوں انسان جو باعزت ہیں اور کبھی دولت مند تھے اور جنہوں نے آرام آسائش کے ساتھ زندگی بتائی تھی وہ برباد ہو گئے ہیں۔ کیا ہندوستان کے اندر لاکھوں ممکن ایسے نہیں ہیں جہاں کمرے خالی ہیں۔ کیا کروڑوں روپیہ

موجود نہیں ہے۔ لاکھوں تھان کپڑا نہیں ہے۔ یہ سب کچھ ہے مگر بیچارے شہزادہ ہی ان ابتدائی ضروریات سے محروم ہیں۔ کیا ہمارے اندر دل نہیں ہے اور اس میں درد نہیں ہے کہ ہم انسان کے ساتھ ہمدردی، انسانیت سے پیش آئیں۔ قاکہ، قاتل، قصائی کو بھی جب اسکے بچہ کا کتا لگتا ہے وہ چلاتا ہے تو اسکے آنسو نکل آتے ہیں۔ آخر شہزادہ ہی بھی تو قوم کے بھائی بند اور بچے ہیں۔ سب ان یہ پیدا ہوتا ہے کہ جو بیچارے بے گناہ لوگ ہیں جنہوں نے کوئی جرم و پاپ نہیں کیا اور اس طرح سے مصیبت میں پڑے ہوئے ہیں انہیں اگر آپ قرضہ نہ دینگے تو کون انکی امداد کریگا۔ وہ لوگ جو بھوکے ہیں، ننگے ہیں، توپ دھتے ہیں، بلا سہارے سڑکوں پر پڑے ہوئے ہیں انکو آپکے ان قاعدہ قانونوں کے نفع اور نقصان کی بحثوں سے کوئی مطلب نہیں ہے۔ ان کا تو کہنا ہے کہ جو کچھ دیا جائے خدا کے واسطے ابھی دیدو چاہے اسکا کوئی حصہ ہی دیدیں۔ اگر آپ نہیں دے سکتے ہیں تو صاف کہہ دیجئے تاکہ وہ جیل کے لئے کوئی اور ذریعہ سوچ سکیں۔ بھوکا، پریشان، دکھی کب تک انتظار کر سکتا ہے۔

میں توڑا سا اس سلسلہ میں کشمیر کے متعلق بھی عرض کرنا

[Sardar Budh Singh.]

چاہتا ہوں۔ آپ کو جہاں بنکال کی فکر ہوتی ہے، پلجباب کی فکر ہوتی ہے، مبارک ہو۔ انکا خاص خیال ہونا چاہئے۔ جیسا کہ میں ذکر کر چکا ہوں کہ یہ بہت دکھی ہیں لیکن مجھے افسوس ہوتا ہے جب جموں و کشمیر کا کوئی خاص ذکر نہیں آیا۔ جہاں پانچ لاکھ آدمی ادھر سے ادھر چلے آئے اور دو لاکھ ادھر سے ادھر گئے۔ دس لاکھ دشمن کے قبضہ میں چلے گئے۔ ۱۷ ہزار مربع میل علاقہ دشمن کے قبضہ میں چلا گیا۔ جس کسی کو جموں و کشمیر جانے کا اتفاق ہوا ہو اس نے دیکھا ہوگا کہ کس قدر سخت سردی اس پہاڑی علاقہ میں پڑتی ہے۔ وہاں پر یہ بھارے جو رفیوجیز بن کر آئے ہیں وہ سڑکوں پر پڑے ہوئے ہیں۔ اپنے چھوٹے چھوٹے بچوں کے ساتھ مصیبتیں جھیل رہے ہیں۔ میں خود وہیں سے آتا ہوں اور ان کی مصیبتوں کو سمجھتا ہوں۔ وہ کہتے ہیں ہمارے پاس پیسہ نہیں ہے۔ ہم کیسے زندہ رہیں۔ وہاں کی گورنمنٹ ان لوگوں کے لئے اگر کچھ کرے بھی تو کیا کرے۔ جبکہ اس کو کروڑوں روپیہ کی امداد کی ضرورت ہے۔ پچھلی دفعہ میں نے عرض کیا تھا کہ گورنمنٹ آف انڈیا کو چاہئے کہ جہاں کہیں ہندوستان کے ساتھ شامل ہو چکی رعایا جو اس کی طرف امداد کے لئے دیکھ رہی ہو اس

کو یہاں سے معاوضہ و لون دینا منظور کر دے۔ ہم چاہتے ہیں کہ ہمارے یہاں بھی اسی طرح معاوضہ و لون لوگوں کو ملنا چاہئے جیسا یہاں انتظام کیا جا رہا ہے ورنہ جموں و کشمیر کا کام چلنا مشکل ہے۔ آخر وہاں کے رفیوجیز بھی تو معاوضہ کے حقدار ہیں۔ ہمارے آنریبل فائننس منسٹر (hon. Finance Minister) برنیج (Rehabilitation Branch) کی طرف سے بظاہر مفصل جوابات دئے گئے ہیں۔ مگر میں عرض کروں گا کہ جو فیکٹس اینڈ فگرس (facts and figures) دئے جاتے ہیں ان کے بارے میں رفیوجیز سے یا اسٹیلڈنگ کمیٹی (Standing Committee) نے ممبروں سے پوچھا جانا چاہئے۔ میں بھی اس کمیٹی (committee) کا ایک ممبر ہوں اور معزز ممبر پارکے صاحب بھی۔ میں نے کئی دفعہ اسٹیلڈنگ کمیٹی کی میٹنگ (meeting) میں شمولیت کی ہے اور میں نے دوسرے ممبروں نے ہمیشہ یہی کہا ہے کہ کوئی ایسے طریقے سے جلد ہی فیصلہ کرو کہ یہ مسئلہ حل ہو جائے۔ چاہے پاکستان کی طرف سے کوئی فیصلہ نہ ہی کیا جائے جس کی امید کم ہے گورنمنٹ آف انڈیا خود رفیوجیز کی آبادکاری کا مکمل انتظام کرے۔ اب میں میمبروں کا قصہ سناتا ہوں۔ وہاں دس بارہ ہزار کئی آبادی تھی اور کروڑوں روپیہ کے لوگوں کے مکانات تھے اچھا قصبہ تھا۔ وہاں

اب اسے جیسا کہ بیان کیا جاتا ہے کہلندر بنا دیا گیا ہے - برہان کر دیا گیا ہے - وہاں ماسوائے چند مکانات کچھ بھی نہیں رہا گیا بالکل سب کچھ خاک ہو گیا ہے - پاکستان کا قبضہ ہے - وہاں کے برہان شدہ باشندے سخت دکھ اور دربدر ہیں - میں کہتا ہوں کہ کشمیر کے نہاد شدہ لوگوں کی حالت سدھارنے کے لئے جو کچھ گورنمنٹ آف انڈیا کو کرنا ہے وہ ابھی جلدی چاہیے روپیہ کی امداد کرے تاکہ ان کو معاوضہ دیا جائے اور لوگوں کو کاروبار کے لئے لون دلائے - یہاں اگر لون کے لئے میعاد زیادہ رکھی جائے یا کم سے کم رقم اور بڑھا دیں اس سے کچھ نہیں بنے گا - میری یہ رائے ہے کہ گورنمنٹ کو ایک لمپ سم (lump sum) کافی رقم مہیا کرنی چاہیئے - اسٹوبلشمنٹس - (establishments) سے کم کر کے یا اور فنڈ (fund) سے کم کر کے لکھپتے کروڑوں سے روپیہ لیکر - غرضتہ جہاں سے بھی اسکو روپیہ مل سکے لیکر ریفوجوز کو دے - ان کو ریلیف (relief) دے اور کام دے تاکہ ان کو ایک دفعہ ایلے پاؤں پر کھڑا کر دیا جائے - یہاں پر ہم بیٹھ کر طرح طرح کی تقریریں کرتے ہیں لیکن ذرا ان دکھی لوگوں کی طرف نگاہ کر کے دیکھئے کہ ان کے ساتھ کیا ہو رہا ہے - ہمارے شہرنا رہی بھائی اور ساتاں بھائیوں جو پریشان و دکھی ہیں وہ کس طرح سے گزر کر رہی ہیں - ان کے دل سے پوچھئے وہ کیسے گزر کر رہی

ہیں - ان کو کھانے کو پوری خوراک میسر نہیں ہے - رھنے کو مکان نہیں ہے اور پہلے کو پورا کپڑا نہیں ہے - اور ہم لوگ یہاں گھنڈی بحث کر رہے ہیں - ان سب خالی دفتری باتوں سے کچھ نہیں بنے گا - یہ لازم ہے کہ اگر کچھ مسئلہ بھارت کو ایک سیکولر اسٹیٹ (secular state) بنانا ہے جمہوریت و متحدہ قومیت کا جذبہ بھڑا کرنا ہے تو ہمارا فیض ہونا چاہیئے کہ ہم ان کو اپنی ماں، بہنیں، بھائی بلند سمجھکر ان کے ساتھ ویسا برتاؤ کریں جیسا کہ اپنے سمجندھوں کے ساتھ کرتے ہیں - در ہر کلمے کو ایلے ایلے گھروں میں جگہ دیں - لیکن کھاتے پھتے لوگ تو ان کو حقیر سمجھتے ہیں، ذلیل سمجھتے ہیں اور بالکل آوارہ سمجھتے ہیں - یہ کتنے دکھ اور غیر انسانی و ظلم کی بات ہے - ایک تو ان بوجھاروں کے لواحقین کی جائیں گئیں، مال و جائیداد کیا، بیل، مویشی گئے، ملک گیا، وطن گیا اور اب ان کی عزت و انسانیت بھی جا رہی ہے - کیا دفتریوں میں افسروں کو دیکھئے، کیا چھوڑوں کو دیکھئے، کیا پرائیویٹ (private) آسودہ لوگوں کو دیکھئے سبھی ریفوجوز سے ہیت (hate) کرتے ہیں کہ آئے یہ تو ماتکنا ہے کداگر وغیرہ ہے - ہمیں کرنا چاہئے خدا سے اور اس بات پر غور کرنا چاہئے کہ اگر ہم بھی اسی حالت میں ہوتے تو کیا ہوتا - اس لئے میں یہ آواز گورنمنٹ تک پہنچانا چاہتا

[Sardar Budh Singh.]

ہوں کہ بہت جلد ریفیوچیز کا دکم درد دور کرو اور جموں و کشمیر کے لوگوں کو بھی اسی طرح قرض دو، معاوضہ دو تاکہ وہاں آپ کی شہرت، وقار اور وہاں کی حکومت قائم رہ سکے۔ اس وقت وہاں لاکھوں آدمی غریب ہیں، بیکار ہیں۔ شہزادہ کی سڑکوں پر دکم پا رہے ہیں ان کو آپ کو زندہ رکھنا ہے۔ انہیں سیکولر اسٹیٹ میں بھیک مانگنے کے لئے مجبور نہ کیجئے۔ محض ان کو ایک پیسہ یا پانی کا ٹھونٹ غرضیکہ برائے نام امداد دیکر زندہ رکھنے کی کوشش مت کیجئے۔ موجودہ پریشانی، دکم اور بے عزتی سے ان کا مر جانا ہی اچھا ہے۔ یہ ٹھیک ہے کہ کچھ امداد دی گئی ہے مگر ابھی بہت کچھ کرنا باقی ہے اس کا فکر کرنا چاہیئے۔ یہ کہنا کہ یہ لوگ کیسے اور کب قرض ادا کریں گے اور اس پر پھر کئی ایک تقریریں ہوں اور کئی ایک سوال اٹھائے جائیں کوئی فائدہ نہیں ہے۔ میں عرض کرنا چاہتا ہوں کہ یہ بل جو ہے مبارک ہو۔ اس سے کچھ امداد ملتی ہے لیکن اس کے ساتھ ہمیں یہ بھی دیکھنا ہے کہ جہاں قرض دینے سے پہلے جانچ پڑتال وغیرہ کرائی جائے وہاں آپ غور کریں جس کا کھر نہیں رہا، زمینیں نہیں رہی، وہ تباہ ہو چکا ہے اس کا سب کچھ ختم ہو چکا تو اس سے ہم کیا امداد کر سکتے ہیں کہ کچھ اس سے واپس لے سکیں۔ آپ طے کر

لیجئے کہ یہ دینا ہے، یہ نہیں دینا ہے جس سے وہ لوگ کم سے کم مرنے سے پہلے اپنا انتظام کر لیں کہ کس طرح سے ان کو زندہ رکھنا ہے۔ آخر یہاں کروڑوں آدمی کس طرح سے رہتے ہیں جبکہ لاکھوں من اناج پڑا ہے، کروڑوں کا کپڑا کارخانوں اور بزازوں کے پاس پڑا ہے لیکن یہ غریب لوگ کپڑے کے بغیر، روٹی کے بغیر زندگی اور موت کے بیچ دن بٹا رہے ہیں۔ جنہوں نے کہ آزادی کے لئے جانیں دی ہیں ان کو آزادی کا پھل ملنا چاہیئے نہ کہ ایسا سلوک ہو۔ میں کہتا ہوں کہ یہ بڑے افسوس کی بات ہے، ہمارے لئے خصوصاً دولتمندوں کے لئے، کہ ہم غریبوں کے ساتھ ظلم کریں، ان کی دل کھول کر امداد نہ کریں۔ خالی باتوں کا کیا فائدہ۔ اس طرح سے تو ہم نے اپنے آپ کو بھی اور دنیا کو بھی دعوہ دینا ہے۔ ان کو بھی زندہ رکھنے کا حق ہے۔ ہر انسان کام کرنے اور جیلے کا حق رکھتا ہے اور اسے حق ہے کہ وہ سامان زندگی حاصل کرے اور میں کہتا ہوں کہ ہمیں ان کے لئے کوئی انتظام جلد سے جلد کرنا ہے۔ ورنہ مرنے کا نہ کرنا، خودکشی اتم کھات دونوں جرم و پاپ ہیں۔ نہ بیچارے مر سکتے ہیں نہ جیلے کا سامان پا کر زندگی کے دن پورے کر سکتے ہیں۔ جب ری ہیبیلیٹیشن (rehabilitation) کا مسئلہ چلتا ہے روز روز بحثیں ہوتی ہیں اپوزیشن (opposition) والے کریٹیکسزم (criticism) کرتے ہیں اور

دہری والے اس کا جواب دیتے ہیں - اس سے ان کا کیا ہوگا - اس سے ان کا کوئی فائدہ نہیں ہوگا - بیشک رفیوجرز کے ساتھ ایسا اچھا سلوک نہیں ہوا جیسا ہونا چاہیے تھا - وہ توجہ دے رہے ہیں اور ان کی ایسی پریشان دیکھی حالت میں گورنمنٹ آف انڈیا امن و امان بھی قائم نہیں رکھ پائی - امن و امان بلا اس مسئلہ کو حل کئے قائم رکھ نہیں سکتے - ان امپلیمنٹ (unemployment) کو بھی دور نہیں کر سکتے - یہ جو بڑے لکھے نوجوان ہیں وہ تو مرنے سے پہلے ساریں کئے شور کریں گے - اسلئے گورنمنٹ آف انڈیا سے میری یہ اپیل (appeal) ہے کہ وہ ایسے نازک مسئلہ پر غور کرے کہ بے کار بے بس ہیں، مجبور ہیں اسلئے وہ اپنے اوپر کنٹرول نہیں کر سکتے - ان کو ایکسپلائٹ (exploit) کرنا آسان ہے - میں خود ری ہیبیلیٹیشن منسٹر (Rehabilitation Minister) رہ چکا ہوں لیکن میں نے چھوڑ دی - ایک کروڑ روپیہ مانگا لیکن انہوں نے کہا کہ پانچ لاکھ ملے گا - پانچ لاکھ سے کیا خاک ہوگا کچھ نہیں ہو سکتا - بڑی مشکل پرابلم (problem) ہے لیکن مشکل ہی کو تو حل کرنا ہے - اور یہ کام اس گورنمنٹ کا ہے - اس میں اتنے قابل منسٹرس (Ministers) ہوتے ہوئے ہیں - کیا اس دہلی اور اس ملک میں ان بھوکوں اور ننگوں کو

ہتی دیئے کیڑا دینے اور دھنے کے لئے جگہ نہیں ہے - مگر سب کی طرف سے ہمدردانہ رحمدلانہ انسانیت کا سلوک درکار ہے - جہاں گورنمنٹ کا فرض ہے وہاں ہم تمام ہندوستانیوں کا بھی اولین کام ہے کہ ہمت تن شونارتھیوں کی امداد کریں - اسلئے میں یہ اپیل کروں گا کہ اگر یہ بل اچھا ہے کیونکہ جو کچھ بھی دے دیں وہ تو اچھا ہی ہے لیکن اس سے کوئی خاص امداد یا ریلیف (relief) ایسی ملیگی نہیں جس سے انکا اطمینان ہو - میں تو کہتا ہوں کہ جو لکھتی اور کروڑتی ہیں ان سے روپیہ لیں اور اس طرح سے بہتر ہے کہ انکو قائم رکھیں اور لا ایلفڈ آرڈر (law and order) کو قائم رکھیں - لیکن امن و امان کو قائم رکھتے ہوئے انکی جیب میں ہاتھ ڈال کر قرضہ لیجئے کیونکہ دولت و انتظام امن کی حالت میں قائم رہ سکتا ہے - جسکا کوئی وارث نہیں ہے اسکو قائم رکھنا اور زندہ رکھنا سب بھائیوں و گورنمنٹ کا فرض ہے - خدا کی بات تو بہت دور کی ہے اس کی امداد ایک رحمدل انسان کے ذریعہ مل سکتی ہے لیکن جب یہ اپنی گورنمنٹ ہے اور راجندر پوشا جی ہمارے پریزیڈنٹ (President) ہیں اور شری جواہر لال جی پرائم منسٹر (Prime Minister) ہیں اور ہم سب ہندوستانی بھائی ہیں تو کوئی وجہ نہیں ہے کہ شونارتھیوں کو کھانا کپوا اور

[Sardar Budh Singh.]

گھر نہ ملے - اسلئے میں التجا کروں گا
کہ اس کام کے لئے جتنا روپیہ مہیا
ہو سکتا ہے وہ کریں اور جتنی ہمدردی
ہو سکتی ہے وہ کریں اور جتنا پیار ہو
سکتا ہے وہ کریں مگر بہت جلدی -

[For English translation, see Appendix VI, Annexure No. 14.]

SHRI KISHEN CHAND: We welcome this amending Bill in so far as it gives some relief but when we are considering this Bill we should go to the principal Act, the Rehabilitation Finance Administration Act. and try to find out whether it is really bringing any relief to the poor refugees who have been uprooted from their places for no fault of their own. We have got to take very sympathetic action in their case, especially in the case of refugees from East Pakistan who have come at a time when there is great depression in our country and the opportunities for employment and rehabilitation are much smaller.

I will point out to you, Sir, that the number of refugees from West Pakistan was about 65 lakhs and the number from East Pakistan is over 35 lakhs: that means we have a problem of rehabilitating nearly a crore of people in this country. If you take four persons to form a family, it means that there are 25 lakhs of families who have got to be rehabilitated. One hon. Member pointed out that there were 65,000 applications and that the task was stupendous. They take so much time that I fee! almost ashamed of this meagre help. This delay is one of the difficulties in obtaining this loan; delays are so great that only 65,000 people have applied. Out of 25 lakhs of families. I would have expected at least 10 lakhs of applications. For this loan, we should have had ten lakhs of applications, but we think 65,000 is a very big number. They received 40,000 applications and then stopped receiving them for two years. After two years again applications were invited; when about

twenty five thousand applications were received they were stopped again. In this way we got 65,000 applications where we should have got really ten lakhs of applications. For one crore of people we offer seven crores of rupees as rehabilitation finance which work¹; out to Rs. 7 per head and we are very proud of it! I feel almost ashamed of it. I think we have tackled these far-reaching and most difficult problems in such a meagre way that really instead of bringing any relief, most of the money given is frittered away in just collecting data and in administration and management. I should have thought, Sir, that this rehabilitation finance would have been of the scale of Rs. 100 crores. Then only would it be possible to bring real relief. An hon. Member has pointed out that we have spent about Rs. 160 crores on grants. Out of this, a sum of Rs. 60 crores has been spent on administration and only about Rs. 100 crores has gone to the people. It would be seen from every year's budget that we are sanctioning only Rs. 15 to Rs. 20 crores during the last five or six years and we could have given only about Rs. 75 crores or Rs. 80 crores for rehabilitating a crore of people. The whole thing is so ridiculously small that instead of bringing any relief, it really creates hopes in the minds of people and there is a great deal of frustration when these hopes are not fulfilled. Whose fault is it?

There were nearly six million Muslims who migrated from India and left behind their property. That property, if it had been sold in 1948, would have fetched a very high price. Our Rehabilitation Ministry goes on from year to year, just sleeping over the problem saying that they are verifying the claim. I suppose, you know, Sir, that verified claims are for over Rs. 500 crores. The actual amount of property left behind by Indians in Pakistan is over a thousand crores of rupees and our Government has been just delaying things. They have not been trying to rehabilitate them; they are just giving the refugees small doles here and there. We are very proud of

giving these loans and we demand a guarantor. Where will the poor man bring a guarantor from and who will stand as a guarantor without some consideration? Probably, the guarantor will take half the loan. Otherwise nobody will come forward to be the guarantor. I think we should never ask for a guarantor. It is a great mistake to impose a guarantor, to ask another person to take up this responsibility.

The Government is giving only seven crores of rupees. Mr. Parikh has pointed out that we are spending 18 lakhs of rupees on administration. So far we have advanced 5 crores of rupees on which we will get, assuming that we get the entire amount of interest and the entire amount of the principal, about Rs. 25 lakhs every year as interest. The Government of India will take away 3 per cent, that means 15 lakhs. This will leave a balance of 10 lakhs of rupees provided the entire loan is recovered. If we take Mr. Parikh's figures, 50 per cent will be recovered out of the 25 lakhs of rupees, that is, 12½ lakhs will be collected as interest and the Government of India will take 15 lakhs of rupees as interest. That means that the interest recovered may not be sufficient to pay interest to the Government of India. Therefore this 18 lakhs of rupees which is spent on the Administration will be a burden on the capital. At this rate, in five years' time it will take up a crore of rupees and in twenty years nearly 4 to 5 crores of rupees will be written off. When we are going to write off the entire principal in the shape of expenditure on Administration, why not change our method of administration, change our agency and change our attitude towards the refugees? I admire the courage of an hon. Member of this House who proposed that we should give it on trust. I think that is the correct approach. I do not, however, say that we should immediately adopt it but the attitude of mind should be that whatever we can recover should be considered as well and good. If we cannot recover the whole amount it does not matter be-

cause we are going to spend away that money on Administration, under the garb of administration, a sum at the rate of Rs. 18 lakhs every year and in twenty years the entire amount would be finished and the net result to the Government of India would be zero because the whole principal will be eaten up. Then why not let the refugees eat it up? If the amount is to be eaten up, I think the refugees are more deserving of it.

Sir, I agree with the suggestion made by Mr. Ghose. He has pointed out that in our country where the refugees have gone all over the place, to hundreds and thousands of cities and the scrutiny agency is bound to be very expensive, why cannot we enter into an agreement with a bank which has got a large number of branches, that the entire amount of money be placed at the disposal of the bank. We can have a small advisory committee to give general directions. Then in the case of a bank we know that the normal expenditure of banking is about 1 per cent, to 1½ per cent, of the working capital and therefore a bank will manage this fund of 7 crores of rupees for about 7 lakhs of rupees. So if we can give it or entrust it to a bank and ask it to advance the money, and instruct it that if after taking due care the money is not recovered in the normal course, it should be written off. If you entrust it to a bank I am sure. Sir, that banks will come forward and give most reasonable terms. They may come forward even in these days to do the work on half a per cent, because, after all, it is a question of rehabilitation of our own countrymen. Their normal work is going on and so they may not demand the full amount of their expenditure. So I will suggest to the hon. Minister that instead of setting up this complicated agency which is costing him 18 lakhs of rupees a year and which eventually is going to eat up the entire capital, it will be far better if this work is entrusted to a commercial bank and we may ask it to take reasonable care and to make reasonable enquiries before it advances money. Besides we have got the whole

[Shri Kishen Chand.] Rehabilitation Ministry and the Rehabilitation Ministry has got a very big staff which has gone into details of all claims. They have got all the records. Then why do we want another agency? If you do not want to entrust this work to a bank, why don't you give it to the Rehabilitation Ministry? Why set up another agency at a cost of Rs. 18 lakhs a year? I submit, Sir, that it has become a fashion, when some people have to be provided for, a new agency is created and a new mode of expenditure is evolved so that it may go on spending money on administration more than on relief and rehabilitation.

Then, Sir, it has been pointed out by some Members that the rate of interest is too high and the period of repayment is too small. I am glad that the period of repayment is being increased from 10 to 15 years though I would like it to be at least 20 years, and during the first 5 years no instalment, either of principal or interest, should be asked for. Further, Sir, 1953 has been a period of depression in industry and in trade and if any instalments are demanded in 1953 it is impossible for the loanee to repay it. What happens is that the Collector is asked to collect it as a land revenue collection. The Collector sends his men and they collect everything from the loanee, even his household goods. Is it fair, Sir? Is it fair that we take such drastic steps, not considering their economic condition and the troublous times through which they are passing? Keeping all these things in view I will humbly suggest to the hon. Deputy Finance Minister to be very careful in the management of this Rehabilitation Finance Administration. He should try to reduce the cost of administration, give every sort of facility to the loanee and remove the liability of the guarantor.

With these words, Sir, I resume my seat.

SHRI S. MAHANTY (Orissa): Sir, I have no intention to inflict a speech on the House at this time. Now, really $\frac{t}{t+1} \frac{i}{i+1} (L_f)^* Y$ there is nothing very much

to say. The material aspects of this Bill are very simple. It wants to increase the funds at the disposal of the Administration from seven to twelve crores of rupees. It seeks to extend the period of repayment from 10 years to 15 years and it also makes the very welcome provision to get the accounts of the Administration audited by the Comptroller and Auditor-General of India. These are very laudable objects.

But, Sir, we cannot consider this Bill torn from its emotional context. j Sir, as I say these words the memories of 1947 and 1948 come before my eyes Truly speaking, I consider that the millions of homeless anonymous refugees are the real architects of our nation's freedom. In their blood and tears alone our freedom has been consecrated. Therefore it is futile to enter into a rigmarole of technicalities and consider the means and methods o) how the loans should be paid and should be realised. Sir, I think, we are now in the sixth year of the functioning of the Administration. Critical opinions from both sides of the House ifcave been expressed over the manner in which the Administration has functioned. It is no good now offering excuses. After all that has been said by the supporters of this measure, it has yet to be explained, how an amount of 12 crores of rupees is going to rehabilitate the urban refugees of Western Pakistan and Eastern Pakistan. In West Pakistan alone, I am told the urban refugees have left behind 500 crores of rupees worth of property. By no stretch of imagination can you ask us to believe that 12 crores of rupees is going to rehabilitate those refugees who have left behind 500 crores of rupees worth of properties.

5 P.M.

Sir, I can only add emphasis to what my hon. friend Mr. Kishen Chand has said that this amount ought to have been enhanced. If it has been left to me I would have made a levy for rehabilitation of refugees. The leaders of the present Government, for one moment at least, should bear in mind that they have been coronated on the skeletons

of those anonymous ones, those who have lost their lives in a great communal conflagration. Therefore they owe it to them to see that they are properly rehabilitated. It is no use now entering into a rigmarole of excuses.

Now, Sir, I take exception to the very principle that interest should be charged on these loans. I am told that there are industrial concerns in India who get loans from the Government of India interest-free.

SHRI A. C. GUHA: What is it?

SHRI S. MAHANTY: I know instances of industrial concerns who get loans interest-free from the Government of India.

SHRI A. C. GUHA: Which are the concerns please?

SHRI S. MAHANTY: I know of a shipping concern.

SHRI KISHEN CHAND: Tatas have received loans free of interest.

SHRI A. C. GUHA: Tatas have received a certain amount, but that is taken from their own profit and kept in a separate fund by the Government and that amount is advanced to them. It is not that any amount is given to the Tatas from the Government funds. Whatever accrues to the Tatas and from the Iron and Steel Company, the Government takes a certain portion of their profits and puts them in a separate fund to be advanced again to these Iron and Steel companies for their expansion work. As for the shipping companies, I think they do not get any loan free of interest.

MR. DEPUTY CHAIRMAN: The hon. Minister may reply later on.

SHRI S. MAHANTY: At any rate, so far as Tatas are concerned, it is an indirect loan, if it can be said that way. My point is if we can extend that much of concession to industrial concerns like the Tatas why not to refugees also on whose skeletons you have been enthroned. It is only they

who have paid for freedom, not you. Therefore it is in the fitness of things that these should be interest-free loans.

Now, coming to the Administration, I would not add to what has been said. But I was very much pained to hear what the hon. Mr. Parikh said. He says: 'The personnel of the Administration belong to the permanent staff, the permanent cadre of the Government. They are coming to do a great humanitarian work, namely, to administer seven crores of rupees for the benefit of the refugees. Therefore if a particular man was getting Rs. 500 he should be paid Rs. 3,000.' Now, Sir, I am not going to name anybody. There is a gentleman. He wants his extension in the Administration. What does he do? There is another gentleman in the Finance Ministry. He therefore gets the latter's near cousin—maybe a first cousin—and gives him a lift from Rs. 350 to Rs. 850—great humanitarian work indeed! I would not have taken part in this debate if such shameless excuses had not been adduced.

Looking at the record of the Administration, 8,891 applications have been disposed of out of 65,000 and odd applications received and out of which 44,000 applications were rejected. But rejection of applications is done *prima facie* without much enquiry. Probably the applicants did not conform to certain technicalities which were imposed. Therefore they were rejected *prima facie*. For these 8,891 applications—whatever the number may be—that have been sanctioned, probably the Administration did put in some effort to satisfy themselves whether those loans, if sanctioned, could be realised or not. If it is the contention of the Administration, that they took this inordinately long time in the disposal of the applications because they wanted to satisfy themselves whether these loans could be made according to the conditions imposed, in that case will the hon. Minister please let this House know in how many cases the guarantors are not to be found now? And if the guarantors could not be found and if the loans are going to be written off for

[Shri S. Mahanty.] which a provision of Rs. 30 lakhs is being made, how can you say consistent with what you have said earlier that the Administration took all possible steps in satisfying themselves that these loans would be realised?

Now, though the Bill has got a very j laudable object, still it is inadequate, pitifully inadequate. It has never satisfied the refugees nor has it silenced the critics. All that it has done is that it has given a few extensions of tenure to certain superannuated gentlemen of the Government of India Secretariat. So with that record let us not show all our humanitarian pretensions fo, the refugees.

Now, as has been pointed out earlier by many speakers, this Department should now be made a regular Government Department. We are now told that this is going to continue for another period of 20 years. From what I have seen of such autonomous bodies functioning in our country, I must say that if we want real efficiency and integrity, we should extricate this Administration from the present set-up and should place it at the disposal of the Rehabilitation Ministry. In that case, probably we might do away with many Class I officers without whom, I think, the Administration can run very smoothly and very efficiently.

The next point that I want to make is that it is really very heartening to hear that very competent auditors were seized with the accounts of this Administration, tout now that there has been an occasion, to make the Government fee], that henceforth the Auditor-General and Comptroller of India should be entrusted with the auditing, I most humbly submit that the previous accounts also must be audited by the Auditor-General and Comptroller of India. That does not mean that I cast any aspersion on the auditors who have audited its previous accounts but my perusal of the Public Accounts Committee Reports on the various Governments Departments make me feel that public criticism can only be

silenced when it sees before it a full report from the Auditor-General and Comptroller of India on its previous accounts. So, while giving my critical support to this Bill, I would once again urge that the hon. Minister should admit that the "humanistic touch" is entirely absent. By no stretch of imagination can people who had lost ,500 crores of rupees jworth of property be rehabilitated with 12 crores of rupees. A sufficient slice will go in the form of salary and allowances of the personnel of the Administration and a large amount of money would also go in what is generally known as 'tips' to the men who are concerned in the Department. The amount should therefore be enhanced adequately. With these words, Sir, I conclude.

[THE VICE-CHAIRMAN (SHRI B. C. GHOSE) in the Chair.]

SHRI A. C. GUHA: Sir, I think the debate in this House has more or less been a sort of repetition of the debate in the other House. Criticisms about this Administration have been more or less the same, and there have been some good words also about the working of the Administration. I shall try to meet the points raised by tha various Members.

I think in one point the debate here is somewhat different from the debate in the other House, in that the scope of the discussion in this House has been somewhat wider than what it was in the other House. Members often referred to the partition, the consequences of partition and the responsibility of the partition. One Member said that the Congress Government ha, partitioned this country. I may remind him that when the partition was effected there was no Congress Government. I take his corrected view that it is the Congress which partitioned the country. Though it is outside the scope of discussion. I hope you will allow me to give some reply on this point.

I have, I think, some knowledge, and I may claim that I was in a way personally and intimately connected with the politics of those days when the

partition of the country was effected. Myself and some other friends of Bengal had occasion to tour many districts of Bengal and we had found that some political parties, mostly represented on the other side, their precursors and political leaders, were working up popular passion for partitioning the country. We were denounced at every public meeting and private discussion and were described as traitors, as we were opposed to partition. It was not at all true that the Congress caused partition. As the leading political party, Congress had to take the responsibility of the reality. Partition was forced upon the Congress by other political groups and parties, camouflaging under different names, and activated by different purposes and motives

SHRI P. SUNDARAYYA: Please name those parties.

SHRI A. C. GUHA: Your party was one. Then, Sir, I shall refer to another point which Shri Kapoor has mentioned. Artist that he is, what he mentioned was just in keeping with his own personality as an artist. He mentioned that this organisation and others dealing with refugees should approach this problem with a human and sympathetic outlook, and not from any political purpose. He also mentioned the lack of proper human appreciation, human sympathies, human touch, in our dealings with the refugees. In another capacity, as a private individual, as a social and political worker, as a Congress worker, I had occasion to move among the refugees and know about the refugees much more than perhaps most of the Members of this House. I know also how the miseries of these refugees were being exploited for purposes which I should consider to be debasing and undignified for any political worker.

Sir, I should also like to refer here to the pathetic appeal made by Shri Kapoor for human approach and a human outlook, and human sympathies. I should like to take him to a period some ten years back when as a part of the war effort of the alien Govern-

ment they produced famine in a part of our country which their own journal and their own organ, called 'man-made famine'. Similarly, it was a part of their war effort to undermine the morale of the country, to undermine the moral and human sense of the nation and many political parties were fully cooperating with this alien Government. Sir, I admit with shame that we as a nation, we as a whole have not the same moral sense, the same sense of human values which we are proud of having inherited from our past history and tradition and we have lost that. And, if this Administration is lacking in this, it reflects that we are lacking in our national character. I do not claim perfection for the Administration, or any corporate body or institution. These institutions can only reflect the character of ourselves as individuals. These organisations can be as good or as bad as we as individuals are good or bad and nothing more can be expected from these institutions or administrations.

Then, about the officers; much has been said about them; and I do not want to make any plea of defence about them individually. I can only say that most of them have been refugees; not only here but in other places also; in the Rehabilitation Ministry, most of the officers have been taken from the refugees. I admit that I have not got that amount of human sympathy that one refugee should have shown to another refugee. If something might have happened in this Administration, I do not like to gloss over the defects of this Administration. (*Interruption.*)

As regards the working of the Administration itself, Shri Mazumdar had quoted certain figures. I do not know where he had got those figures from. Out of Rs. 5 crores given to the refugees, Rs. 1 crore, or 20 per cent., according to his calculation, is the Administration expenses.

SHRI S. N. MAZUMDAR: I said that that was the complaint I received.

SHRI A. C. GUHA: If the hon. Member had read my speech of yesterday he would have got a better figure:

Salary & allowances of officers and staff	...	Rs. 58.05 lakhs
Travelling allowance of officers and staff...		6.21 lakhs
Total		64.26 lakhs

That is what you can call the administrative expenses of the entire organisation. Members might have some misapprehension about the figure quoted sometime back in the other House; that was Rs. 90 lakhs, out of which near about Rs. 21 lakhs are provision for bad and doubtful debts. That can, by no stretch of imagination, be called administrative expenses. Similarly, such expenses like house-rent, stationery, postal charges etc., also should not come under administrative expenses as such. I am particularly pointing out this as some Member was complaining about this not only now but on previous occasions also. So the actual administrative expenses in the form of pay and allowances to the officers are only Rs. 64.26 lakhs and the amount disbursed is Rs. 7.02 crores. Calculated on this basis I think Shri Mazumdar ought to be satisfied that it is well within his standard that the administrative expenses should not be more than 10 per cent. I think the figure would come to only about 9 Per cent. or a little over that.

Then, Sir, he has also said that out of 635 officers 151 are class IV officers. I do not know what point is sought to be made out of these figures. I can give here. Sir, the break-up of the administrative set up. Officers drawing a salary of over Rs. 600 are 21; officers drawing a salary of over Rs. 200 are 148; 304 are clerks and 141 class IV officers. This Administration has to do a lot of outdoor work. I think much of its work is outdoor and office work is not the primary part of this organisation. So comparatively speaking there may be less class IV staff. Therefore, Sir, I do not know what point is sought to be made out by quoting these figures.

Then, Sir, something was said about the rate of interest. I think I can only repeat here what have said in the other House, that the Government will examine the position and if possible it will reduce the rate of interest. When this Bill was originally passed in 1948, the market conditions were more favourable for a reduced rate of interest than they are at present. The bank rate then was 3 per cent. Now the bank rate is 34 per cent, and I think that even an established businessman cannot now get any loan from any bank at less than 7 per cent, or even higher. So compared to the year 1948 the present market position is not in any way favourable for a reduction in the rate of interest. Anyhow, I mention this thing only to show that Parliament passed this Act in 1948 fixing the rate of interest to be not exceeding 6 per cent, and it has been going on in that way so long. Now we shall try to see if we can reduce the rate of interest in any way.

Then there was something said about the recovery of Administration dues as arrears in land revenue. I think the Administration has in most cases waived the realisation of arrears. This method has been taken recourse to only when there has been a reasonable doubt about the *bona fides* of the refugee to pay the interest or the instalment. Anyhow, whenever any case of hardship has been reported to the Administration, it has taken steps to relieve the distress, and in future also I think the Administration will take note of the sentiments expressed on the floor of the Council and of the other House and will see if any redress can be given in that respect. But I should also like to tell the hon. Members that the function of this Administration should be kept in mind when a certain suggestion is made. It is not that this Administration is to give any grants or relief. It gives loan with the expectation that the loan would be realised. The risk is also calculated that perhaps 50 per cent, or even more of the loan would not be realised. When the Administration is set up with this mental appreciation that about 50

per cent, of the loan might not be realised, I think the Members should be satisfied to see that the Administration or the Government would not be too harsh in realising its dues. In every case sympathetic treatment will be accorded and is being accorded.

Then, Sir, you yourself mentioned something about giving over the whole thing to banks. I think you also must have some experience of banks in Bengal and I do not know how far it would be possible to give the whole thing to the banks. Sir, here the provision has been made that Rs. 2 crores would be left with the Administration and the chances may be given to some scheduled banks to advance loans to refugees already settled but on the guarantee of the Government. So far the provision was that the Administration would guarantee only 50 per cent, of the loss. Now by this amending Bill we are extending the guarantee up to 100 per cent. So long no bank has taken any advantage of this offer. That in a way goes to show that the banks are not very anxious to help the refugees and take any risk. Now with 100 per cent, guarantee from the Administration some banks may come forward. But here I may mention that we shall be very careful about giving this facility to any bank. We can give the loan to some refugees and lose 100 per cent., but then we should be sure that the refugee is a suitable person and the loan is not going to be misused. But we cannot be so sure when we allow a bank to give loan to any refugee at the guarantee of 100 per cent, loss by the Government or the Administration. The bank may not select always the right sort of persons or the really deserving persons to be given these loans on the guarantee of the Administration. That aspect we shall always bear in mind and we shall see that these two crores of rupees are not misused. If we cannot find any scheduled bank working properly to utilise these two crores of rupees, then the Administration will have the authority to disburse this amount by itself to suitable refugees. If 100 per cent, loss is to be incurred, it is better that we take the risk and

incur the loss than allow some other parties to advance loans which may not always be to deserving persons.

Then, Sir, you also mentioned something about the character and purpose of this Administration. Sir, I think yesterday I read out the objects and purposes of the original Bill that was passed by Parliament in 1948. Other Members also have mentioned something which has made me to think that there is still some amount of confusion in the minds of the hon. Members about the real purpose of this Administration. Some other Members have mentioned that out of one crore of refugees only 65,000 or 67,000 refugees have given their applications. But here I should state that this Administration is to cater only to refugees settled in industrial and commercial lines and not to rural and agricultural refugees. Thus we keep out a large block of refugees, because most of the refugees are rural, agricultural refugees. We leave them from the purview of this Administration. If you take the total number of non-agriculturist refugees and compare that figure with the number of applications, you will find that the number of applications is not poor.

SHRI M. S. RANAWAT (Rajasthan): Can we get an idea of the number of agriculturist and non-agriculturist refugees?

SHRI A. C. GUHA: I would not venture into any wrong figure, but I think the proposition of agriculturist refugees would be about 60 per cent, or may be more.

Mr. Kishen Chand also mentioned that out of the Rs. 160 crores spent by the Rehabilitation Department, nearly Rs. 60 crores might have been spent as administrative expenses. I think this figure is not only exaggerated but highly exaggerated.

SHRI C. G. K. REDDY: Very highly exaggerated!

SHRI P. SUNDARAYYA: What is your own figure? Rs. 30 crores?

SHRI A. C. GUHA: I do not deal with that; therefore I cannot give the exact figure. I do not like to quote any wrong figure but I can say this much that it is much below Rs. 60 crores. If the hon. Member wants to get the correct figure, I will get the figure from the relevant authorities and give it to him.

I think two Members including yourself, Sir, suggested or hinted that this Administration might be placed with the Rehabilitation Ministry. This has nothing to do with the Rehabilitation Ministry. Otherwise, I would not have come forward to move this Bill here. This Administration is functioning under the Finance Ministry, and as such, it has nothing to do with the Rehabilitation Ministry. The loan or aid given by this Administration is not the only aid given to them for rehabilitation purposes. They get the usual and normal aid or loan or grant, whatever one may call them, from the Rehabilitation Ministry either as agriculturist refugees or as non-agriculturist refugees according to the scale fixed for each category of refugees. In addition to the aid they get from the Rehabilitation Ministry, this is a further aid given by this Administration to put the refugees in some industry or business. I would like to make it clear to hon. Members that they should not think that those who get aid from this Administration are not entitled to get other aids from the Rehabilitation Ministry. In addition to those aids, this is another machinery through which the Government has been advancing money for rehabilitating refugees in industry and commerce. Something has been mentioned here also about compensation. I think I should not touch that point because that has nothing to do with this Bill. Another grievance is about delay and that, I think, is more or less a thing of the past. As has been mentioned by Shri Parikh, in the last one year or eighteen months the disposal of applications has been rather rapid and the work is being done much more expeditiously than it was done

2 or 3 years before. I think I have covered almost all the points.

SHRI P. C. BHANJ DEO: Is the Administration paying its way? i

SHRI A. C. GUHA: Thank you. Shri Bhanj Deo has called this Administration as some unholy mixture—that it is a cross between Shylock and charity. That is a fine phrase. I don't know what he exactly means, but I think I can quote two of his passages: "Unless it is going to be a paying concern, what is the use of the Indian Government keeping this white elephant?" This only shows that he has not really tried to understand the purpose of this Administration. This Administration is never meant to be a paying concern. It is not a profit-making institution of the Government. It is an institution meant for the purpose of helping the refugees and set up with some calculated risk or loss of about fifty per cent, of the money advanced to the refugees. In the next sentence he urges the abolition of guarantor, the lowering of the rate of interest or giving the loan absolutely free of any interest. I cannot understand how his previous sentiments can be reconciled with this. If this Administration is a cross between Shylock and charity. I don't know how I shall style his ideas about this Administration.

SHRI P. C. BHANJ DEO: That is why I advised you to abolish it altogether.

SHRI A. C. GUHA: One moment he wants this Administration to be a paying concern and the next moment he suggests that there should be no guarantor, no interest, etc.

THE VICE-CHAIRMAN (SHRI B. C. GHOSE): He wants it to be abolished.

SHRI P. C. BHANJ DEO: That was a point of information I wanted. As far as the Administration is concerned, I would like to root it out altogether.

SHRI A. C. GUHA: You yourself suggested and some other Members SIBO

mentioned whether any new applications are still to be invited. I think the Administration has recently passed a resolution that applications might be reopened for East Bengal displaced persons because after the period covered by the loan applications so lone accepted by the Administration, there have been a large number of refugees coming from East Bengal. So it may be necessary to reopen applications for them. Some other Members have made some comparison between the rehabilitation work for the West Pakistan refugees and the rehabilitation work for the East Pakistan refugees. Yes, these are two categories. The refugees and the rehabilitation work, in these categories I can say, differ not only in degree but in quality. The problem is somewhat qualitatively different because on the western side the number of refugees that we have received would be almost equal to the number of persons that have left India for West Pakistan. The outgoing and the incoming displaced persons on the western side were almost equal and so there was almost an equal amount of vacuum to receive the refugees who had come from the western side. But on the eastern side there has been practically no vacuum. We have received about 35 lakhs and not more than some 4 to 5 lakhs have migrated from West Bengal and Assam to East Bengal. That is the main reason why the problem is qualitatively of a different nature on the eastern side. Of course, there are other reasons also. And besides all this, the exodus continued for a longer time and I may say even now there may be a slow, but steady stream of refugees coming, and so it may be necessary on the Bengal side to reopen the applications.

Sir, I think I have met practically ail the points in my humble way, though I do not know whether I have been able to satisfy all the Members. I request the House to accept my motion.

LT.-COL. J. S. MANN: Is the hon. Minister going to adjust the rural and inrban loans on the same lines or not?

Will he make one rule or different rules?

SHRI A. C. GUHA: This Administration caters only for refugees who are to be settled in industrial and commercial lines and not those to be settled in agriculture. Rural refugees, in a general way, do not come under the purview of this Administration. The hon. Member probably is referring to the compensation scheme on which I am afraid I am not competent to say anything.

THE VICE-CHAIRMAN (SHRI B. C. GHOSE): The question is:

"That the Bill further to amend the Rehabilitation Finance Administration Act, 1948, as passed by the House of the People, be taken into consideration."

The motion was adopted.

THE VICE-CHAIRMAN (SHRI B. C. GHOSE): We shall now take up the clause by clause consideration of the Bill. There are no amendments received. I may say here that Mr. S. N. Mazumdar sent in certain amendments to clause 4 which, were received today at 12' 45 P.M. although the Bill itself had been circulated as early as the 19th of November 1953. Therefore, these amendments were not received in time and they are not accepted. I do not know whether Mr. Mazumdar would like to speak on this clause or not. Otherwise I shall put all the clauses of the Bill together. Do you want to speak on clause 4?

SHRI S. N. MAZUMDAR: No, the general remarks that I wanted to make I have already made.

Clauses 2 to 6 were added to the Bill.

Clause 1, the Title and the Enacting Formula were added to the Bill.

SHRI A. C. GUHA: Sir, I move:

"That the Bill be passed."

SHRI S. N. MAZUMDAR: Sir, I am sorry my amendments were not accepted for being moved. However, I stand

[Shri S. N. Mazumdar.] up at this stage to express in categorical terms my feeling that I have not been satisfied with the assurances that the hon. Deputy Minister for Finance who is piloting this Bill has given about sympathetic consideration of all the grievances. Apart from what we know of the past professions and performances of this Government, I would like to state that the attitude of my hon. friend has not been very helpful. In my speech I made certain positive criticisms and offered certain positive suggestions.

I did not go into irrelevant things but my hon. friend tried to avoid the whole issue by bringing in not only irrelevant things but certain things which I think should not have been brought here because my hon. friend, I am afraid, forgot that he is not here at all to deliver a sermon on national character or on past history but to give replies to these positive suggestions.

As regards the assurance which he has given, I like to say this much that my suggestion was that there should be a specific provision as regards the mode of recovery. As in the case of recovery of arrears of land revenue, the household goods of the loanees should not be included but only the commercial and business assets should be attached. I do not know what stands in the way of not accepting that suggestion of mine. Secondly, as regards the rate of interest, my hon. friend has said that the Administration will now try to reduce the rate of interest. My suggestion was that a definite limit should be placed on the rate of interest. To that end, therefore, I tried to suggest a new amendment—which has not been accepted—that the rate of interest should not exceed 2½ per cent.

There are certain other suggestions of mine to which no reply has been given by the hon. Minister; for example, there was a suggestion that interest should not be realised for a certain period, say four years or five years after the full amount of the loan had

been obtained by the loanee. I want to know what his opinion is about that.

The next suggestion was that arrangements should be made so that the refugee obtains at least 2/3rds of the loan in the first instalment. There have been delays and loans are given to them in instalments, dribbles I shall say, between which a long period of time intervenes. I want to know whether he is prepared to accept that suggestion of mine.

Lastly, Sir, the first point which I had raised in my speech was about the autonomous character of this Administration. There, I stand corrected that this Administration is not under the Rehabilitation Ministry but under the Ministry of Finance; that is not the important question. The important question I raised was that the Administration being autonomous, the Ministry only lays down general principles and has no actual control over its working, in the actual carrying out of that policy, and Parliament has no control over the working of that Administration. Those points of mine have also not been replied to. However, in spite of its limitations, as this amendment really will provide some amount of benefit to the refugees, I am supporting it.

I forgot one point. I also suggested* that the period of repayment of the loan should be twenty years instead of fifteen. To this point also, the hon. Minister has not replied.

However, even though my amendment and suggestions have not been accepted, I am not going to oppose the Bill but I am going to support it because it offers some relief to the refugees though the rejection of the suggestions really shows the policy of the Government. It is not a question of finance; it is a question of rehabilitation. That point and that tone I have found missing in the whole of the speeches of the hon. Minister.

SHRI RAMA RAO (Andhra): Mr-f Vice-Chairman. I should like to make-

one general observation at the third reading stage of this Bill.

While congratulating the Deputy Minister on the lucid exposition he has made of the Bill's background and foreground, I should like the House to be warned against the temptation to think that we have reached the end of the road. The Rehabilitation Ministry, in the conditions of today and in the darkening perspective of tomorrow, must be a permanent feature of our National Government. It is on this basis that we should proceed with regard to the administration of this Bill. It is no use discussing the rate of interest, the date on which interest should accrue, the manner in which the loans should be given, so on and so forth.

It appears to me that there is something more than a mere formal contradiction between rehabilitation and the giving of grants. Is it an act of generosity? No. Is it an act of business? It very much looks like that. To whom are we giving these grants? It is to men who immolated themselves at the altar of national freedom. No business considerations should therefore be brought to a question of this character. I regret that, even as amended, the provisions of this Bill are not as satisfactory as they ought to be. Neither do I know what value these concessions will have in view of the increasing unemployment, and in view of the falling purchasing power. I should like the Government to consider these things in their further work of rehabilitation.

We have been building our hopes on getting something out of evacuee property realisations, but actually today more Muslims are going out of India to Pakistan, perhaps under very foolish illusions. These have to be provided for there. The Government of Pakistan will therefore be less and less interested and will see to it that the new Muslim refugees who have come to India will get nothing out of the property they have left behind. Similarly, in view of what is now happening in Pakistan, the sort of Constitu-

tion that is being made there and the manner in which the minorities are being reduced to second class citizenship, it is likely that there will be more immigrants into India and the refugee problem will take on a severe aspect, a serious aspect, maybe a disastrous aspect. The Rehabilitation Ministry will have to make plans for the future from now, so that it may not be caught unawares.

We have done a magnificent job with regard to rehabilitation. Once I happened to travel in a plane with an American who said he had received doctorates from ten international universities. The refugee problem in Israel was very serious then. After referring to it he was full of praise for the great work that had been done in this country to relieve distressed refugees. We can feel proud that we have indeed done very well. But let us warn ourselves that the future is not going to be less serious than it has been. The time will not come soon for the winding up of the rehabilitation machinery. Let us gain by experience. Let us treat the unfortunate men and women that may be coming hereafter in larger numbers. Let us treat them more generously than we have done so that it may be said of us that having gained freedom for ourselves we have not forgotten them. That is a supreme political as well as a paramount national responsibility.

SHRI S. BANERJEE (West Bengal): Mr. Vice-Chairman, Sir. I thought I would not intervene at this far end of the debate but the speech which my esteemed colleague Shri Arun Chandra Guha who has been exalted now to the position of a Deputy Minister but with whom I had the privilege of working in the Congress for a long time delivered just now has provoked me to stand and speak a few words. In his speech delivered yesterday, if I remember aright, he began by saying that the refugees were the creation of partition and may I ask him who was the creator of that partition? He said just now that partition was there but I nobody knows how it came about.

SHRI A. C. GUHA: I have not said anything like that.

SHRI S. BANERJEE: That was the implication.

SHRI H. P. SAKSENA: You know the creator of partition. It was the Bengal and the Punjab.

SHRI P. SUNDARAYYA: And not the British Imperialism?

SHRI S. BANERJEE: I would only ask him to remember that partition has been due to a compulsion of events, if I may quote a phrase so often used 'by the Prime Minister—and those events were the creation of the Congress High Command in those days.

SHRI RAMA RAO: No. no.

SHRI S. BANERJEE: If anybody had any doubt, I would ask him, and particularly the Deputy Minister for Finance, to look up that book 'Mission With Mountbatten' and to look up also the pages of another book written by Shri Nirmal Kumar Bose "Days With Gandhiji". There you will find who was the creator of this partition as a result of which the refugees came into existence and the Rehabilitation Finance Administration came into being. He said that this Bill only deals with the refugees not of the rural areas but those of the urban areas who have taken to industry and commerce. He could not give us accurate figures. I would remind him and ask him whether he knows that the refugees who helped themselves in and around Calcutta to build up huts of their own have not got a single pie out of this Rehabilitation Finance Administration even when they took to business and commerce. Why? Because according to Government they have been unauthorised occupants of land. What could they have done? They came from East Pakistan. They came on the assurances which the Congress High Command gave at the time of partition. On those assurances they came and they were driven from pillar to post and from post to pillar. They had no other

way than to occupy those lands and build huts for themselves. I would ask him, "Why not extend the benefits of this Rehabilitation Finance Administration to those people who have taken to commerce and industry."

PROF. G. RANGA (Andhra): What is the latest position? Are they being advanced any credit or not?

THE VICE-CHAIRMAN (SHRI B. C. GHOSE): Let him finish. The Minister will answer later.

SHRI S. BANERJEE: The Rehabilitation Department and this Rehabilitation Finance Administration do not give one pie to those people. They are helping themselves. And what, do the Government do? They send the police sometimes; they sometimes send the military also. I know the Minister will say that that is not his concern. I am concerned with the Rehabilitation Finance Administration. I would ask him to see his way to extend the benefits of this Rehabilitation Finance Administration to those unfortunate people. Rs. 10 crores have been

raised to Rs. 14-5 crores. I am reminded of a cartoon in *Punch* where it was said—a long, long time back—that "the more the British Empire expands, the more the Chamberlains will contract". Here, the more the Rehabilitation Administration fund expands, the more those officers who conduct this Administration will, perhaps, contract. I would ask him further that if he has found his way to extend the time limit of the repayment of the loan to fifteen years, why not be a little more generous and extend it to twenty years? If you really want to help the refugees, if you really do not want to oppress them in the matter of repayment of the loan given to them, give them easy instalments, give them such instalments in which they will be able to repay; do not oppress them.

I will not take up the time of the House any longer. I confess that this Bill goes a little way towards the improvement of the refugees, and that it benefits an infinitesimal proportion of

the refugees who have taken to industry and commerce. Mr. Vice-Chairman, I have done.

SHRI KISHEN CHAND: The hon. the Deputy Minister, Finance has brought in extraneous matters by suggesting that the responsibility for partition did not belong to the Congress.

SHRI A. C. GUHA: This matter has not been brought by me but by some other Member.

SHRI KISHEN CHAND: If he had not brought this on record but had left it, it would have been another thing. In this connection, I will point out to him that in September 1946, a Government was installed in this country of which the hon. the Prime Minister was the leader. That Government consisted of at least six Congressmen and about four representatives of the Muslim League. That Government went on giving assurance to the people till the very last day that there would be no partition of India. If they had been wise enough and if they had told the people beforehand of the partition they would have taken enough precaution. Therefore I say that the greater responsibility falls on the Congress Government and the Congress Party.....

SHRI C. G. K. REDDY: Why greater responsibility, all the responsibility, cent, per cent, responsibility.

SHRI KISHEN CHAND: The Government should come forward with concrete proposals for the rehabilitation of these unfortunate people. I really want to draw your attention to the condition of the refugees from East Pakistan. These refugees have come mostly during the last three years, since certain new laws were imposed by the Pakistan Government. If you look into the composition of these refugees, you will find that majority of them consist of very small traders and petty shopkeepers who could not carry on their trade with honesty and dignity in Pakistan. And therefore the problem before the hon. Deputy Finance Minister is all the greater because he has got these 35 lakhs of refugees

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who have come from East Pakistan. The influx of population has not stopped even, now; even now there is a small trickle. Although it is a small trickle, really speaking it may be about 20,000 people who are still coming from East Pakistan every month, and you know, Sir, that Bengal is a very over-populated State in our country. The density of population in Bengal is something like 1,100 persons per square mile. If in such an over-populated place, the refugees come in, the problem becomes more and more serious, and therefore a much greater amount has to be provided by the hon. the Deputy Finance Minister for the rehabilitation of these refugees from East Pakistan. An hon. Member has pointed out that the amount has been increased from Rs. 7 crores to Rs. 14 crores. No, Sir, the amount has not been increased. It has been simply transferred from the amount which was going to be advanced by the scheduled banks and other agencies. All that amount has been brought under the Administration. As Rs. 7 crores have already been disbursed, it leaves only a balance of Rs. 5 crores available for the rehabilitation of these 35 lakh refugees from East Pakistan. I will therefore again submit that the amount should be increased. On a previous occasion I had asked the hon. the Finance Minister to explain how these heavy administrative charges were going to be met. I had pointed out, Sir, that the difference between the interest payable to Government and the interest charged from the refugees was only 2 per cent. And if 50 per cent, of the capital had to be written off, that meant that the interest recovered from the refugees would not suffice to pay the interest charged by Government. I had asked the hon. Finance Minister that if the administrative expenses which amounted to Rs. 18 lakhs had to be met out of the capital.....

SHRI A. C. GUHA: He is again misquoting. It is not Rs. 18 lakhs annually at all. During the last five years the administrative costs have been only Rs. 64 lakhs.

SHRI KISHEN CHAND: I stand subject to correction. Mr. Parikh and the hon. Finance Minister had said that last year the expense was Rs. 18 lakhs. I simply took that figure of Rs. 18 lakhs given by them. (*Interruption.*) My submission is that the figure of Rs. 18 lakhs has been given in this House and it has not been controverted by anybody so far. And therefore on the basis of Rs. 18 lakhs I submit, Sir, that we will have to spend more out of the capital fund and in 20 years we will have spent the entire capital. I would therefore ask the hon. the Deputy Finance Minister to keep this point in view and give a suitable reply to it. Sir, I would reauest the hon. Minister that the amount be increased and greater facilities be given for the rehabilitation of refugees from East Pakistan.

SHRI A. C. GUHA: Sir, I think I should first take up the points mentioned by my old friend, Mr. Satyapriya Banerjee, He should have been more sure about the points mentioned by him. He mentioned that those refugees whom we call squatters' in Calcutta are not allowed any accommodation by this Administration. I think he should verify this statement.

SHRI S. BANERJEE: I was told by these so-called sauatters that they do not receive any help from any Government quarter.

SHRI A. C. GUHA: This Administration makes no distinction between a refugee settled by the Government and a refugee settled .by himself.

SHRI S. BANERJEE: I am glad that it is so.

SHRI A. C. GUHA: That is the position so far as this Administration goes.

SHRI P. SUNDARAYYA: We want to know the exact position. I was told in Calcutta when I was there that this Administration dees not give loans to those people whom the Government calls unauthorised occupiers of land.

SHRI A. C. GUHA: That might apply to some other forms of loans but not to any loans from this Administration. He should make sure about the information he gets from these refugees. There are different forms of loans. There are different organisations for giving loans. There is a body called the "Refugee Business Rehabilitation Board", R.B.R.B. Then there are the ordinary Rehabilitation Ministry loans. There are so many machineries for giving loans to the refugees, but as far as this Administration goes, it does not make any distinction between a refugee settled by Government and a refugee settled by himself.

SHRI P. SUNDARAYYA: Not settled by himself but the so-called unauthorised occupier of land.

SHRI A. C. GUHA: If a refugee has a certificate and can show that he has been able to start any business or industry or had been in business in Pakistan, then he is entitled to get a loan from this Administration, of course under certain conditions. There is no .ban on any 'squatter' getting a loan from this Administration.

Then Mr. Banerjee mentioned something about the responsibility for the partition. I do not think it will be fair for me to go into that. I am rather amused to learn that his forward march has been locked in the Mission with Mountbatten. He mentioned something about the book, "Mission with Mount-batten" written by the Private Secretary to Lord Mountbatten, giving the story of the part played by him.

SHRI S. BANERJEE: Let him read also the other book by Nirmal Kumar Bose, Private Secretary of Gandhiji, "Days with Gandhiji".

SHRI A. C. GUHA: I had occasion to read that book but one may not have to arrive at some other conclusion from that book.

SHRI S. BANERJEE: Now that he has .been exalted into the position of a Minister.

SHRI A. C. GUHA: No, never. I do not think I have changed my views on anything, not even about the refugees themselves.

Mr. Mazumdar mentioned some points about which he felt I had not replied. His main grouse is about autonomous bodies like this Administration. It is a much wider issue. There are quite a large number of autonomous bodies functioning under the Government under special legislations passed by Parliament, to discharge some obligations and responsibilities of the Government. There are in India today more than 20 such bodies. So, this is not the proper time to say something on that. I can only say that this is the accepted policy of the Government and endorsed by Parliament, and I have also reason to believe that it is supported by public opinion that some of the obligations and duties of the Government may be discharged by autonomous bodies. As regards the loans given in dribbles, I think recently the Administration has made some improvement on that point also. The average amount of loan given by this Administration is Rs. 7,000. In individual cases it can go up to Rs. 50,000 and in case of corporate bodies the loan amount can go over Rs. 50,000. But the average amount given may be near about Rs. 7,000. As soon as the Administration is satisfied that the refugee has actually made all the necessary arrangements for starting the business, immediately the loan is given, not as before in long distance instalments. There has been some appreciable improvement on that point in recent months.

Then regarding recovery of loan, I have already mentioned this point that in cases of hardship reported to the Administration, I think I can give this assurance, that it will surely be sympathetically looked into and in regard to the period also. I know that in several cases recovery has been waived because of the distress that might have been caused to the refugee in case recovery was insisted upon.

Shri Kishen Chand has again referred to the heavy administrative charges. I have already stated that the figure he quoted is not correct and only a few minutes ago I quoted the figure which is about Rs. 64 lakhs during these five years and even then one may contend that this figure is not comparable with the working expenses of a bank but I would then ask the hon. Member to realize the difficult nature of the work done by this Administration. In a Bank generally the number of applications is very limited and nobody would apply to a bank for loan unless he is almost sure of getting a loan. The number of refusals in cases of applicants in a bank is very limited but as for the refugees, they are in such a desperate financial condition that almost everyone would think that he would be entitled to get a loan from this Rehabilitation Finance Administration and particularly when there was a limited time fixed, when a target date fixed within which the application is to be sent, almost every refugee made a rush to file an application and to see that he might not lose the off-chance of getting some loan from this Administration. So* the number of applications that have to be rejected is inordinately high as compared to those which have been sanctioned loans by the Administration. But even for rejecting the application, it has to go through all the formalities and enquiries. So every rejected application has almost the same cost as the application sanctioned. If we simply consider the amount sanctioned in calculating the administrative expenses that would not be quite fair. The very nature of the work put on this Administration makes the administrative expenses a bit higher than in other banks or Finance Corporations.

Shri Rama Rao has mentioned something about the refugees in general. I fully agree with him and I think the Government also has recognized the fact that this nation owes something to the refugees. It is a sort of vicarious sacrifice which they undertook and which has brought this independence; otherwise ind?t>9ndenee

[Shri A. C. Guha.] might have been delayed for some time and I don't know what amount of human suffering would have been caused. Sir, I had occasion to live in Calcutta and in an area which had about 98 per cent. Muslims during the one year of Direct Action days. I know what amount of human suffering, human misery, what amount of sacrifice of human sense and values the nation had to undergo during those days. So I think the Government also recognizes that this nation owes something to the refugees. And it is in recognition of that that the Government have spent Rs. 160 crores on their rehabilitation and have started this Rehabilitation Finance Administration. Again there is the scheme for giving compensation to the refugees.

There is always a scope for something more and there is always the feeling that something more might have been done. But what should have been done has always to be limited by the financial position of the nation. It is according to our financial position that we have to provide money for the refugees. If it had been possible for the Government to provide more money for the refugees, I am sure everybody in the Government would have been only too glad to do that. And if in the future, the financial position enables the Government to do that, I can assure the House that this Government will certainly do it. This is borne out by the recent decision about giving compensation. Some may say that it is meagre compensation. Yes, I can admit that compared to what they have lost, individually and collectively, this sum is a meagre compensation. But I should like to remind the House that what we have achieved as regards rehabilitation, what we have done for the refugees, compares favourably with the achievements of other countries. Recently I had occasion to meet a young German who himself is a refugee from Eastern Prussia, now a part of Soviet Union. He took care to go round some of the refugee townships and refugee colonies and he himself told me that

compared to the conditions of the refugees in Germany, the position here was much better.

SHRI S. N. MAZUMDAR: May I know whether it is the policy of the Government of India to consider East Germany as part of the Soviet Union?

SHRI A. C. GUHA: If my hon. friend will only hear me. I have not said East Germany; but I said Eastern Prussia, now part of the Soviet Union.

SHRI S. N. MAZUMDAR: It is not part of U.S. S. R.

SHRI A. C. GUHA: Yes, it is a part of U.S.S.R. I can only say that compared to the position of refugees in other countries, the position of the refugees here is much better. I do not like to be complacent. I do not like to say that we are content at what we have achieved. I am ready to admit that we should have done more. We might have done more, provided funds had enabled us to do that.

Sir, I have nothing more to say. I think I have dealt with almost all the points that were raised and I request the House to pass the Bill.

THE VICE-CHAIRMAN (SHRI B. C. GHOSE): The question is:

"That the Bill be passed." The motion was adopted.

ALLOTMENT OF TIME FOR CONSIDERATION OF THE SEA CUSTOMS (AMENDMENT) BILL, 1953.

THE VICE-CHAIRMAN (SHRI B. C. GHOSE): The next item that we have to take up is the Sea Customs (Amendment) Bill, 1953.

SHRI C. G. K. REDDY (Mysore): Sir, the Minister is tired and only five more minutes are left.

THE DEPUTY MINISTER FOR FINANCE (SHRI A. C. GUHA): Is it much use taking it up now?