

SHRI NARESH AGRAWAL: I know Shri Derek O'Brien would support me.

MR. DEPUTY CHAIRMAN: Okay. Now, Zero Hour, Shri Derek O'Brien. You can support Shri Naresh Agrawal also. I have no objection.

MATTERS RAISED WITH PERMISSION

Reduction in rate of interest of savings bank deposits

SHRI DEREK O'BRIEN (West Bengal): I am happy, Sir, that this is the first time I am number one in Zero Hour. I am glad the Finance Minister and Leader of the House is here. Maybe, he will give us an explanation.

Sir, SBI reduced rates of interest on savings in bank accounts holding a balance of less than one crore of rupees by 0.5 per cent. More than 90 per cent of the bank accounts in India are those of people who have less than one crore of rupees.

According to SBI's explanation, after demonetisation, there was a huge inflow of funds; about 50,000 of bank accounts were being opened every day. Then, they say ₹ 1.5 lakh crores have moved into the system but there are no borrowers. After demonetisation, there were no borrowers because economic activity was low. This is the SBI's view.

So, what impact did this have? Sir, the first impact, and the obvious impact, is that small depositors, especially senior citizens and pensioners are also affected. Now, when they are affected, what would they do as alternatives?

This is a surefire way of opening up and encouraging chit funds. Everyone talks of chit funds. But no one talks about Pearl Chit Fund Pvt. Ltd. Let us have an investigation. How many people were investigated in Pearl Chit Fund case? And which Government and which people were involved? And what action was happening outside North Block in Delhi and in Punjab? It is very convenient to talk about Odisha and Bengal when it comes to chit funds. Sir, through you, I want to caution the Government. This decision would also increase the infiltration of chit funds. And, worst still, the commercial banks also are going to be affected.

Sir, take the rates for fixed deposits. In 2014, the rate was 10 per cent. I was talking to some senior relatives of mine. They were getting 10 per cent and 9 per cent till a few years ago. Now, that is down to less than 6 per cent.

Sir, look at the jobs. Again, post-demonetisation, 1.5 million jobs have been lost; this is what we have been saying for the last four months. Now, even the Vice-Chairman of the NITI Aayog, — we wish him luck in his new assignment, — no matter what the Government may say, has suddenly resigned after three years of moving in?

Sir, these are the big issues post-GST and post-demonetisation. The Opposition has been trying to discuss these issues. Sir, seven lakh crores of NPAs have still not been recovered, and it is hurting the poor people.

Sir, we need a discussion on this. The Government is running away from discussion. For the last three weeks, we have given notices. Please look into this. Take it up for a discussion.

श्री नरेश अग्रवाल (उत्तर प्रदेश): मैं चाहूंगा कि वित्त मंत्री जी यहां उपस्थित हैं, वे इस पर जवाब दे दें। ...*(व्यवधान)*...

MR. DEPUTY CHAIRMAN: Okay. Would you like to react, hon. Finance Minister? ...*(Interruptions)*...

SHRI RANVIJAY SINGH JUDEV (Chhattisgarh): Sir, I associate myself with what the hon. Member has mentioned.

SHRI RAJEEV SHUKLA (Maharashtra): Sir, I too associate myself with what the hon. Member has mentioned.

SHRI AMAR SHANKAR SABLE (Maharashtra): Sir, I too associate myself with what the hon. Member has mentioned.

DR. VIKAS MAHATME (Maharashtra): Sir, I too associate myself with what the hon. Member has mentioned.

SHRI NARESH AGRAWAL: Sir, I too associate myself with what the hon. Member has mentioned.

SHRI TAPAN KUMAR SEN (West Bengal): Sir, I too associate myself with what the hon. Member has mentioned. The Government... ...*(Interruptions)*...

MR. DEPUTY CHAIRMAN: No. He wants to react. ...*(Interruptions)*... Please listen to the Finance Minister. You can speak after that. ...*(Interruptions)*.. Please listen to the Finance Minister.

THE MINISTER OF FINANCE; THE MINISTER OF CORPORATE AFFAIRS, AND THE MINISTER OF DEFENCE (SHRI ARUN JAITLEY): Sir, so far as the last point of Mr. Derek O'Brien is concerned, there is an amendment to the Banking Regulations Act dealing substantially with the NPA issue, which is currently being discussed in the Lok Sabha. It is likely to be taken up and completed today. Any day, it will be before the Rajya Sabha. So, you will get an opportunity to discuss the issue at that time. Please remember that you are talking about a time when inflation was 10 and 11 per cent; the lending rates were high, and the sluggishness was setting in because of that; and, therefore, when the lending rates go down, the borrowing rates will also obviously come down. These are all inter-connected; and that is precisely why, to keep the fixed deposits at a rate at which it was,— because those are not rates which have been touched,— those are the rates which affect the retired people and the pensioners the most — and to take care of those senior citizens, this Government has for the first time, has brought in a scheme of eight per cent guaranteed interest, which will not change. As far as the senior citizens' pension is concerned, the cumulative effect of that interest is actually 8.3 per cent. I have already launched that scheme. The Prime Minister had announced on the 31st of December, and any person, who is affected, can take the benefit of that eight per cent Scheme, as far as fixed returns are concerned, with the LIC administering the scheme. ...*(Interruptions)*...

SHRI DEREK O'BRIEN: Since the Finance Minister has brought this issue up, I may say something. These are all issues related to post-demonetisation. ...*(Interruptions)*... Let us have a full debate on this.

MR. DEPUTY CHAIRMAN: Okay; give notice, we will consider.

SHRI ARUN JAITLEY: Allow the House to proceed. ...*(Interruptions)*...

MR. DEPUTY CHAIRMAN: Yes, we will discuss.

SHRI ANAND SHARMA (Himachal Pradesh): Sir, you just said, 'to give notice.' Sir, on the first day of this Session, we gave notice, as the combined Opposition, for a discussion on economic slow-down and job losses. We have given a notice on GST. None of the notices have been accepted. ...*(Interruptions)*...

श्री नरेश अग्रवाल: सर, हमने जो इश्यू उठाया है ...*(व्यवधान)*... हम लोगों ने जो इश्यू उठाया है ...*(व्यवधान)*...

MR. DEPUTY CHAIRMAN: That is being taken up. We have decided to take it up.

SHRI ANAND SHARMA: You said, 'give notice'. We have been giving notice from day one.

MR. DEPUTY CHAIRMAN: No, no; on GST, we have already decided.

MR. ARUN JAITLEY: You are not allowing the House to proceed; you are not allowing the House to run; you are only giving notices. Allow the House to run from 11.00 a.m. to 6.00 p.m.; all your discussions will take place. आप सदन चलने नहीं दे रहे हैं और कह रहे हैं कि हमने नोटिस दिया है! ...*(व्यवधान)*...

श्री आनन्द शर्मा: हम जो चलने दे रहे हैं। ...*(व्यवधान)*...

MR. DEPUTY CHAIRMAN: Anyhow, GST discussion will take place. Dr. Chandrapal Singh Yadav. ...*(Interruptions)*...

श्री अरुण जेटली: जब सदन नहीं चलेगा, तो नोटिस का लाभ क्या है? ...*(व्यवधान)*...

श्री आनन्द शर्मा: सदन तो चल रहा है। ...*(व्यवधान)*... आप अपना रिकॉर्ड भूल गये! आपने तो महीनों नहीं चलने दिया था। सेशन के सेशन ...*(व्यवधान)*...

श्री उपसभापति: डा. चन्द्रपाल सिंह यादव।

डा. चन्द्रपाल सिंह यादव (उत्तर प्रदेश): माननीय उपसभापति महोदय ...*(व्यवधान)*...

डा. तजीन फातमा (उत्तर प्रदेश): सर, आप ज़रा मेरी बात सुन लीजिए। कल जब ज़ीरो ऑवर ...*(व्यवधान)*...

श्री उपसभापति: आपका नोटिस नहीं है? ...*(व्यवधान)*...

एक माननीय सदस्य: सर, इनकी बात सुन लीजिए। ये कुछ कहना चाहती हैं। ...*(व्यवधान)*...

डा. तजीन फातमा: सर, कल था। ...*(व्यवधान)*...

MR. DEPUTY CHAIRMAN: No, no; that is against the rule. No, no; I am not allowing. That cannot be done. No, I will not listen to that. That will not go on record. No, you cannot. Dr. Chandrapal Singh Yadav.

डा. तजीन फातमा: *

श्री उपसभापति: No, you can't. ...*(Interruptions)*... अगर आपको नोटिस देना है, तो दीजिए। अगर कल के लिए चाहिए, तो चेयरमैन साहब से मिलिए। डा. चन्द्रपाल सिंह यादव।

*Not recorded.

डा. चन्द्रपाल सिंह यादव: सर, मेरा टाइम जो है ...(व्यवधान)... टाइम काफी हो गया।
...(व्यवधान)...

श्री उपसभापति: आप शुरू कीजिए। ...(व्यवधान)... आप क्यों नहीं बोल रहे हैं? ...(व्यवधान)...

Need to give compensation and rehabilitating villagers affected due to land acquisition by Army

डा. चन्द्रपाल सिंह यादव (उत्तर प्रदेश): माननीय उपसभापति महोदय, मैं इस सम्माननीय सदन के माध्यम से सरकार का ध्यान देश के विभिन्न सैन्य क्षेत्रों में उन तमाम ऐसे गाँवों की ओर दिलाना चाहता हूँ, जो कि सैन्य छावनी के बीचों-बीच स्थित हैं, जिन्हें वहाँ से हटाने के लिए सेना द्वारा समय-समय पर कार्रवाई की जाती रही है। कुछ गाँवों की कृषि योग्य भूमि और मकान आदि की नाप इत्यादि करके वर्षोपरान्त मात्र जमीनों का, उनकी कृषि योग्य जमीनों का मुआवजा दिया गया है। उनके मकानों का मुआवजा आज तक नहीं दिया गया। ऐसे लोग बेघर हो गये हैं, उनके रहने के लिए भी उनके पास स्थान नहीं है, न ही उनके विस्थापन और जीवनोपार्जन जैसी किसी व्यवस्था के बारे में ध्यान दिया गया है।

ऐसे ही उत्तर प्रदेश के झाँसी जिले के अन्तर्गत बबीना कैंट के मध्य स्थित धमकन गाँव का मामला प्रकाश में आया है। वहाँ कि निवासीगण सेना द्वारा जमीन, मकान अधिग्रहण किये जाने के बाद से विस्थापन एवं बेरोजगारी जैसी गम्भीर समस्याओं से जूझ रहे हैं। वर्ष 1991 से आज तक उनके मकानों का मुआवजा नहीं दिया गया है। सेना ने जमीन अधिग्रहण कर उसे यूनिटों के अधीन सुपुर्द कर दिया है, जिससे वहाँ के निवासियों का जीवन अस्त-व्यस्त हो गया है। जमीन नहीं रही, तो तो जीविका का साधन भी नहीं रहा। घर नहीं रहे, तो वहीं छावनी के आस-पास ही अपने आशय से झोपड़-पट्टियाँ बना कर लोग गुजर-बसर कर रहे हैं, क्योंकि उनके मकानों का मुआवजा नहीं मिला। चूँकि माननीय रक्षा मंत्री जी भी सदन में मौजूद हैं, इसलिए मैं उनसे निवेदन करना चाहता हूँ।

कुछ माननीय सदस्य: वे तो चले गए।

डा. चन्द्रपाल सिंह यादव: सर, मैं आपके माध्यम से उनसे यह निवेदन करना चाहता हूँ कि ऐसे गाँव, जो सैन्य छावनी क्षेत्र के बीच में स्थित हैं, उनके कारोबार के लिए उनकी कृषि योग्य जमीन नहीं रही, उनके रहने के लिए मकान नहीं रहे और उनको मकानों का मुआवजा नहीं दिया जा रहा है, उनका विस्थापन नहीं किया जा रहा है। उनको रोजगार देने की जो गारंटी दी गई थी, वह भी आज तक नहीं मिल पाई है। मैं सदन के माध्यम से सरकार से यह अनुरोध करना चाहता हूँ कि धमकन गाँव, जिसका मैंने जिक्र किया है, उस गाँव के लोगों को घरों का मुआवजा दिलाया जाए और उनके विस्थापन की व्यवस्था की जाए उनके जीविकोपार्जन के लिए सरकार द्वारा प्रबंध किया जाए, धन्यवाद।

श्री शरद यादव (बिहार): सर, चन्द्रपाल सिंह यादव जी ने जो विषय उठाया है, वह बहुत महत्वपूर्ण है। जबलपुर में सबसे ज्यादा सुरक्षाकर्मी हैं। वह सबसे बड़ा कैम्प एरिया है। वहाँ गाँव में तबाही मची हुई है। ये सही बात कह रहे हैं, इसलिए मैं इनका समर्थन करता हूँ और यह निवेदन करना चाहता हूँ कि ऐसे जो लोग वहाँ पर हजारों साल से बसे हुए हैं, जिनकी जमीन ली गई है, उनके बारे में सरकार को ध्यान देने की जरूरत है।

श्री विशम्भर प्रसाद निषाद (उत्तर प्रदेश): महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।

श्री नीरज शेखर (उत्तर प्रदेश): महोदय, मैं भी स्वयं को इस विषय से संबद्ध करता हूँ।