

[Shri K.C. Ramamurthy]

Sir, unscrupulous elements are finding Ponzi and unregulated schemes a shortcut to mint money illegally. This is spreading from big cities to even Taluka, hobli, and village level.

The *modus operandi* of these promoters is, first, they issue or publicize locally through influential agencies and advertise in print and electronic media to lure poor, lower middle class and middle class who think that they can get some additional income by investing in these deposit schemes. For first few months, Sir, they will be getting huge returns and the others will be tempted to invest more in these firms. Within a few months, the number of people who have deposited multiplies and these people collect crores of rupees. And, one fine morning, they close their shutters and go underground. These promoters will not enter into any agreement or give sureties but the transactions will mostly be document less. In most cases, the address and whereabouts of the promoters will not be known. It all happens because the intention of the promoter is not to do business but to dupe people and, more importantly, they do not have the fear of law as there is no harder legislation at the State and Union level.

Sir, keeping the poor people in mind — and knowing that they have been cheated, they run from pillar to post to get their money back, and we don't have instances where they get back their money — there is a need to ban Ponzi and unregulated deposit schemes in the county, and I request that enforceable — I am saying 'enforceable' — strict regulations should be put in place at the earliest. Thank you, Sir.

#### **Need for more bank branches in West Bengal**

SHRI MANAS RANJAN BHUNIA (West Bengal): Sir, I want to raise one very important issue in relation to the implementation of different schemes of the Union Government and the State Governments.

Sir, today, as on date, the role of the nationalized banks, commercial banks and other banks is very important to deliver the goods to the beneficiary. In our State, out of 3,315 Gram Panchyat areas, we are lacking 700 bank branches in those GP areas. As a result, the people and the beneficiaries are not getting the benefit of the schemes either of the Central Government or of the State Government. Our Government, led by Madam Chief Minister, Mamata Banerjee, and the Finance Minister, Dr. Amit Mitra, repeatedly wrote to the Union Government and the Ministry of Finance to attract the attention for its early implementation to set bank branches in the non-banking GP areas.

Unfortunately, for the last four years, it has not paid any heed to that request and communications.

Sir, it was raised several times in the State Level Bankers' Meeting, SLBC meeting, and the Heads of the Banks repeatedly gave assurance that 'We will implement; we will implement.' But, unfortunately, in the areas of tribal domination, in the dalit areas, in the Scheduled Caste areas, the bank branches are not available for transmission of the effect of the Central Government projects and the State Government projects. I urge upon the Government and, particularly, the Finance Minister, through you, Sir, that this matter should be taken up very seriously for real implementation of the schemes and benefits to the beneficiary in our State of West Bengal. Thank, you, Sir.

PROF. JOGEN CHOWDHURY (West Bengal): Sir, I associate myself with the Zero Hour mention made by the hon. Member.

MS. DOLA SEN (West Bengal): Sir, I also associate myself with the Zero Hour mention made by the hon. Member.

SHRI ABIR RANJAN BISWAS (West Bengal): Sir, I also associate myself with the Zero Hour mention made by the hon. Member.

SHRI SUBHASISH CHAKRABORTY (West Bengal): Sir, I also associate myself with the Zero Hour mention made by the hon. Member.

SHRI RITABRATA BANERJEE (West Bengal): Sir, I also associate myself with the Zero Hour mention made by the hon. Member.

### **Need to curtail smuggling of drugs into Punjab**

श्री प्रताप सिंह बाजवा (पंजाब): चेयरमैन सर, मैं जो matter आपके *via* Government of India के नोटिस में ला रहा हूँ, यह सारे देश के लिए बहुत ही important matter है। पाकिस्तान के साथ हमारा जो international border है, वहाँ पर अटारी में हमारा integrated check post है। वहाँ पर इस साल 30 जून को 532 किलोग्राम हेरोइन पकड़ी गई है। देश की आजादी के बाद यह biggest haul है। इसका international price, 2,700 करोड़ रुपए है। इसके साथ करीब 30-40 किलोग्राम और भी दूसरी drugs थीं। इसी हाउस में तकरीबन दो साल पहले Minister of State, Home ने यह बात कही थी कि हम international border पर अमृतसर में full body truck scanner लगाएँगे। इस पर मार्च, 2018 में काम शुरू हुआ, लेकिन अभी तक