

the airbuses come, there are no experts to run these new aircraft. There is no coordination whatsoever.

PROF. MADHU DANDAVATE: There was one good pilot who was there, he left the Indian Airlines!

DR. DATTA SAMANT: Sir, issues are raised and I don't say anything. He may be a good man, he may be emotional or he does not want to displease anybody. But, Sir, I want to ask another thing: Why do you want the Chairman there? He is not effective, he is not working. You send him away, there is no question of public sector or private sector. On the contrary, he is shelving the responsibility and putting it on somebody. Sir, you can't say, it is the responsibility of the Minister.

I am going to suggest another thing. There are a number of VIP planes. You bring them for the use of the Indian Airlines for the average public till one year. I am not against the VIPs, they can take the Air Force planes and they can use them.

Another thing is, in respect of the Committee Report which you have suggested, it must be the real Committee and the suggestions should come to this House and they should be implemented — what are the failures and what you are going to do. Otherwise, when there is criticism, then I would say we appoint the Committee and it is just wiped out.

These are the suggestions I am making. I made a lot of accusations. (*Interruptions*). Only one minute I will take.

I am not satisfied. It is not a personal accusation against the Minister, ultimately he is a responsible man. If I had been in his place, I would have resigned because it is a thing we have done and we are responsible for it and it is a good principle in a democracy.

As far as the agonies and frustrations and the delays of the Indian Airlines are concerned, I think all Members are unani-

mous on that. The only thing they have forgotten to say is that 'we are supporting Dr. Samant's adjournment motion'. (*Interruptions*). You have shown that at least on this issue we are one. The Minister has talked a lot of emotional things, I am not satisfied with them. So long as the decisions are not implemented — after one month or 15 days some improvements we want should be there; otherwise there is no use of discussion in this House. With all the sympathy shown by all the Members suggesting all these things and the Minister giving the assurance that he is going to look into all these matters — I am still not satisfied.

Sir, though I am not satisfied, still I don't like to press it for voting. (*Interruptions*).

MR. DEPUTY SPEAKER: Has Shri Datta Samant leave of the House to withdraw his motion?

SEVERAL HON. MEMBERS: Yes.

The motion was by leave withdrawn.

19.41 hrs.

BANKING, PUBLIC FINANCIAL INSTITUTIONS AND NEGOTIABLE INSTRUMENTS LAWS (AMENDMENT) BILL—
Contd.

MR. DEPUTY SPEAKER: Now the hon. Minister of finance is to continue his speech on the motion for consideration of the Banking, Public Financial Institutions and Negotiable Instruments Laws (Amendment) Bill.

THE MINISTER OF FINANCE (SHRI S.B. CHAVAN): Mr. Deputy Speaker, Sir, I had completed half of my speech.

As the hon. Members are aware, there has been a phenomenal expansion of the banking system during the last 18 years or so. The branch network of the banking system has expanded from 8262 in June, 1969 to 55015 in March, 1988. The total quantum

[Sh. S.B. Chavan]
of deposits has increased from Rs. 4646 crores in 1969 to Rs. 17574 crores as at the end of March, 1988. Similarly the advances have also increased from a little less than Rs. 3600 crores to over Rs. 70088 crores over the same period. The thrust of our banking development has been towards rural and under-developed areas and weaker sections of the society. The public sector banks have been the dominant factor in this transformation of our banking system having taken upon themselves the responsibility of discharging socio-economic obligations in response to felt-national needs.

I am aware that expectations from our banks have been increasing and there has been a general feeling that the banks have not been able to keep pace with popular demands. During the recent past concerted efforts have been devoted to bring about an all-round improvement in the operations of the banks. Improvement in customer service has received specific attention in the last 3 years. The hon. Members may be aware of the various measures which have been taken by the banks in the recent past for improving the quality and speed of customer service. We have been able to achieve perceptible improvement and I am sure that with improved mechanisation and computerisation and continued stress on training to improve our manpower capabilities and bring about a change in the approach and attitudes of our bank officers and staff, better banking services can be assured to the people. I shall appreciate all suggestions that the hon. Members may make during the course of the debate on this Bill to help the banks to move towards the goal of customer satisfying service.

I commend the Bill for consideration of the House.

I beg to move:*

"That the Bill further to amend the Negotiable Instruments Act, 1881, the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, the State Bank of India Act, 1955, the State Bank of India (Subsidiary Banks) Act, 1959, the Deposit Insurance and Credit Guarantee Corporation Act, 1961, the Industrial Development Bank of India Act, 1964, the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, the Regional Rural Banks Act, 1976, the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 the Export-Import Bank of India Act, 1981, the National Bank for Agriculture and Rural Development Act, 1981 and the Industrial Reconstruction Bank of India Act, 1984, be taken into consideration."

MR. DEPUTY SPEAKER: Motion moved:

"That the Bill further to amend the Negotiable Instruments Act, 1881, the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, the State Bank of India Act, 1955, the State Bank of India (Subsidiary Banks) Act, 1959, the Deposit Insurance and Credit Guarantee Corporation Act, 1961, the Industrial Development Bank of India Act, 1964, the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, the Regional Rural Banks Act, 1976, the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980, the Export-Import Bank of India Act, 1981, the National Bank for Agriculture and Rural Development Act, 1981 and the Industrial Reconstruction Bank of India Act, 1984, be taken into consideration."

*Moved with the recommendation of the President.