

regarding continuance of the exemptions of special duties of excise consequent upon the enactment of the Finance Bill, 1981.

(ii) G.S.R. 350(E) published in Gazette of India dated the 15th May, 1981 together with an explanatory memorandum regarding full exemption from Central Excise duty in respect of fifteen specified renewable energy source devices designed to use solar, biomass and wind energy.

(iii) G.S.R. 400(E) published in Gazette of India dated the 22nd June, 1981 together with an explanatory memorandum regarding exemption to articles made out of certain precious metals namely gold, silver, platinum and others specified in the notification, which are remade, reconditioned, refabricated or subject to any other similar process out of old or used articles made of the respective precious metals, from the duty of excise leviable on such articles as is in excess of the duty chargeable on the cost of such remaking, reconditioning etc. and the value of materials, if any added for the purpose.

(iv) G.S.R. 418(E) published in Gazette of India dated the 30th June, 1981 together with an explanatory note regarding continuation of scheme of duty concession after 30th June, 1981 for cottage match units.

(v) G.S.R. 422(E) to 425(E) published in Gazette of India dated the 2nd July, 1981 together with an explanatory memorandum regarding some further changes in the scheme of excise duty concession applicable to the cottage and middle sector match units.

(vi) G.S.R. 431(E) published in Gazette of India dated the 10th July, 1981 together with an explanatory note extending the facility of granting proforma credit of the duty paid on steel

sheets when used in the manufacture of electrical stampings and laminations, to steel strips also.

[Placed in Library. See No. LT—2695/81].

COMMITTEE ON PRIVATE MEMBERS' BILLS AND RESOLUTIONS TWENTY-SIXTH REPORT

SHRI G. LASHMANAN (Madras North): I beg to present the Twenty-sixth Report of the Committee on Private Members' Bills and Resolutions.

SHRI HARIKESH BAHADUR (Gorakhpur): The teachers of the Banaras Hindu University are on strike. It is Central University. Therefore, I am raising it. It is the duty of the Home Minister....

MR. SPEAKER: Now, calling attention.

12.16 hrs

CALLING ATTENTION TO MATTER OF PUBLIC IMPORTANCE

FACILITIES THROUGH BANKS TO POOR FARMERS AND OTHER POOR CITIZENS

SHRI R. PRABHU (Nilgiris): Sir, I call the attention of the Minister of Finance to the following matter of urgent public importance and I request that he may make a statement thereon.

"Inadequate availability of the facilities provided by Government through the banks to the poor farmers and other poor citizens and action proposed to be taken by the Government with regard thereto."

SHRI INDRAJIT GUPTA (Basirhat): This notice could have been admitted in any form and in any year. Please kindly read it. Does it refer to any specific thing? It is a general notice. It could have been dealt with at any time, last year or next year or this year.

MR. SPEAKER: Should we not discuss it?

SHRI INDRAJIT GUPTA: It is an important matter. But it does not refer to any specific thing.

MR. SPEAKER: It is a question of the people. I think they need it because I feel the pangs they have.

SHRI INDRAJIT GUPTA: That nobody is disputing. One can give a general thing on any issue like that.

MR. SPEAKER: This is about the farmers.

SHRI INDRAJIT GUPTA: What is the recent thing that has happened?

MR. SPEAKER: No recent thing. I can withdraw it if you like.

SHRI INDRAJIT GUPTA: I am pleading with you—I do not want to enter into an argument—because you have ruled out many other notices which referred to matters of urgent public importance.

MR. SPEAKER: I have to do something.

SHRI INDRAJIT GUPTA: You may carry on. But kindly read the wording of the notice. (Interruptions) This notice can apply at any time. What is the urgency? It is a continuing matter.

MR. SPEAKER: The urgency is that people need some money. The farmers need fertilisers and insecticides....

SHRI INDRAJIT GUPTA: There are other things also that they need. They need employment they need remunerative prices. . .

MR. SPEAKER: More production means more of employment. I think I am quite right in this.

SHRI INDRAJIT GUPTA: What is the priority that you give?

MR. SPEAKER: I think I give priority according to what I consider I should. I could be wrong. I do not say that I am infallible, I could be wrong.

DR. SUBRAMANIAM SWAMY (Bombay North-East): Let me tell you, Sir, that more production does not necessarily mean more employment.

SHRI RAJESH PILOT (Bharatpur): Politically these people talk about more facilities for farmers, but when we want to discuss a subject like this, this is what they say. (Interruptions).

MR. SPEAKER: Mr. Barot.

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): Since the nationalisation of the 14 major commercial banks in 1969, it has been the constant endeavour of the Government to strengthen the banking infrastructure in the rural and relatively underdeveloped areas. Efforts have also been made to bring about an orientation in the lending policies, procedures and practices of the banks, so as to enlarge the flow of credit to the smaller borrowers, particularly to the poorer sections of the community.

As a result of these policies the branch network of the banks in the rural areas has grown from 1832 branches in 1969 to about 15,000 branches now. The current branch licencing policy of the Reserve Bank aims at providing at least one bank branch for every 20,000 people in the rural areas. Sectors such as Agriculture, small industry, small road transport operators, self-employed people, in which smaller borrowers predominate, have been given a priority status in banks' lending programmes. The outstanding Bank credit to priority sector has increased from Rs. 505 crores in 1969 to over Rs. 8000 crores now. Measures such as simplification of application forms, making them available in regional languages for agricultural credit, relaxation of margin and security requirements, concessional treatment to smaller borrowers in regard to interest, have

[Shri Magan Bhai Barot]

helped bring bank credit within the reach of the small borrowers. Formulation of District Credit Plans, setting up of Regional Rural Banks, special branches such as Agricultural Development Branches, Gram Vikas Kendras, multi-service agencies etc. and active participation of the banks in Small Farmers Development Agency, Drought Prone Area Programme and other Programmes have helped impart a certain momentum to the banks' efforts to provide credit to smaller borrowers.

There is no denying the fact that significant as our achievements have been, these fall short of our requirements. Government and Reserve Bank of India have, therefore, set higher goals before the banks during the Sixth Plan period. Banks have been asked to raise the share of priority sectors in their aggregate credit to the level of 40 per cent by March, 1985. Agriculture and allied activities will account for 16 per cent of the total credit. Recognising the need for sharper focus on meeting the credit requirements of the weaker sections, banks have been asked to ensure that at least 50 per cent of their direct finance to agriculture would be small and marginal farmers and smaller borrowers in the activities allied to Agriculture. In the small scale Industry sector also, the banks will endeavour to double the share of small industry credit now flowing to artisans, craftsmen and cottage and village industries and other very small units. Housing loans for Scheduled Castes and Scheduled Tribes and other weaker sections and consumption loans have now been included within the 'Priority Sectors'. Banks have been asked to attain a credit deposit ratio of 60 per cent in their rural and semi-urban branches. Banks have also been asked to actively participate in the Integrated Rural Development Programme and to integrate the IRDP credit commitments in their District Credit Plans. The programme of setting up of Regional Rural Banks is being accelerated. The implementation of programmes directed

towards increasing flow of credit to smaller borrowers is reviewed at the district, State and Regional levels in the country. The Boards of the public sector banks, also, review regularly the banks' advances in priority sectors with special reference to the agricultural sector. Standing Committees function in the Reserve Bank to monitor the implementation of the lead bank scheme in the districts, and for supervising and guiding the functioning of the regional rural banks. The Government have also decided to set up a National Bank for Agriculture and Rural Development for promoting integrated rural development, for providing credit to agriculture and other economic activities in rural areas and for coordinating and monitoring of all agricultural and rural lending activities.

It is expected that in the days ahead these measures will yield the desired step-up in the flow of credit to smaller farmers, landless labourers and other poorer borrowers undertaking small viable ventures.

SHRI R. PRABHU: Mr. Speaker, Sir, under the 20-Point Programme, adequate finances should be made available to the weaker, the poorer, sections of the society. If the economy of this country is to be developed, the poor people should be encouraged and given financial assistance at low rate of interest. This scheme is already there. As the hon. Minister started, it is called the D.I.R. Scheme the differential rate of interest scheme. As in other sectors, in banking sector also, banks have profits as their motivation. This should be changed. Their motivation should be to provide social services and help the weaker sections of the society. This was one of the reasons for the nationalisation of banks. The orientation should be to take the banking from the classes to the masses.

Sir, the hon. Minister has stated in reply to an unstarred question in the House sometime back that advances made under the D. I. R. Scheme were Rs. 140 crores covering about

20 lakhs people. In reply to another question, he said that Rs. 8,000 crores are there for the purpose. This Rs. 140 crores is an impressive figure as such in absolute term but, taking into account the total amount advanced by the banks, that is, Rs. 30,000 crores, this is not even half a per cent of the total advances made. So, I would like to know from the hon. Minister whether Government proposes to lay down a target that at least 2 per cent of the total advances made by the Banks is under the D. I. R. Scheme before the end of the fiscal year, that is, 1982. Will the Hon. Minister assure the house that all efforts will be made to have the coverage of at least one crore people under the scheme?

From the reply of the hon. Minister, I have to concede that Government is going in the right direction as far as the D. I. R. Scheme in giving financial loan at low interest to the poorer, weaker, sections of the people is concerned. But, only a fringe of the problem has been touched. I request the hon. Minister to accelerate this and goad the banks to go to the masses and give them finances. The bankers themselves have to be educated at grass-root levels to make them understand about their social obligation and render social service to the people. There may be some Seminars for bankers at the grass-root level to make them understand the problems. I accept that all these programmes are there; the banks are trying their best. Government is trying their best to make this scheme work. But, the masses in general, the poorer sections of the people, the farmers, do not actually understand this. So, proper advertisement and communication to these people is necessary. Most of the loan disbursements are made with reference to the proximity of the borrowers through the bank agent or banks in general. This should not be encouraged. The bank manager's performance as such will always be weighted on the amounts deposited in the banks. I would request the hon. Minister to consider whether the performance of bank agents or bank

managers can not only be assessed in terms of deposits got in their banks but also in terms of the amounts and the number of people to whom these amounts are disbursed under the D. I. R. Scheme.

I would also like to request the hon. Minister to tell us what steps Government is taking to popularise these schemes both amongst the bankers and the weaker sections and also how he proposes to accelerate the dispersal of DIR advances.

Sir, as you are aware rural indebtedness is one of the chronic ailments of Indian economy and the rural people—particularly farmers—succumb to the money lenders because they do not have money to irrigate their lands. They borrow money from these moneylender by mortgaging their land. The only way to get away from the clutches of the moneylenders is that our bankers should educate the small and marginal farmers and disburse amounts to them.

Sir, traditional banking is on basis of collateral security which is given before advance is taken. Government has waived the collateral security for sums upto Rs 5,000/- in respect of small and marginal farmers. I would request the hon. Minister—keeping in view the inflation—whether he could raise the limit to Rs. 10,000/-. I would also like to know whether the hon. Minister would be pleased to lay down the year-wise targets in respect of small and marginal farmers so that at least 50 per cent are covered by the end of Sixth Plan and also whether he would ensure that there would be an integrated development of various employment schemes particularly these services of banks would be integrated with the integrated rural development Plan.

Lastly, I would like to know from the hon. Minister whether he would consider extending these benefits under DIR Scheme to small and marginal growers of plantation crops like tea and coffee especially in backward and tribal belts of Nilgiris district of Tamil Nadu?

SHRI MAGANBHAI BAROT: Sir, I think the hon. Member for many of the valuable suggestions and questions. About the differential rate of interest, the hon. Member's impression appears to be that we have reached only half per cent. It is not so. Last year we had reached .94 per cent and if the ratio that is maintained will be maintained by the end of December we will be reaching 1 per cent which is the target fixed by us. So, the apprehension that we have half per cent is not correct. In fact, figures are given from March to March, whereas in the previous year it was .67 per cent now we have reached .86 per cent and in the remaining nine months it will cover up and make it 1 per cent which will be the highest achieved so far in the differential rate of interest. The hon. Member desired whether we can make it 2 per cent. I would submit that let us first complete 1 per cent which we have already earmarked and once we complete that the question of earmarking more will come. Another point raised by the hon. Member is that there is no education of the people at the banks branch level.

PROF. N. G. RANGA (Guntur): What about the tortuous procedure? The poor farmers have to engage touts to fill up the forms.

SHRI MAGANBHAI BAROT: Sir, the hon. Member, Prof Ranga, is right in saying that there is some difficulty but let me also tell how we are solving the difficulty. For example, we have simplified our procedure. Amounts upto certain limits are available—particularly for agriculture sector—in the rural branches of the banks. The requirement conditions are entered into in the proforma itself. Certain kinds of applications have got to be disposed of within a period of four months. Even though there is some right on the part of the Branch Manager, the rejection is still at a higher level. Certain specific provisions have been made in order to see that applications are not easily rejected. Whichever applications come are receiving due attention,

Then, Sir, as regards training, a point was raised by the hon. Member. I would say that we have been providing such training. Such training is specifically provided for these classes of people. I would like to draw the hon. Member's attention to this point that we have directed the Banks to see that in all their basic training programmes of the banks there should be a course containing special emphasis on rural credit. Besides the Public Sector Banks are taking up training courses varying from three weeks and above to such Branch Managers. So, all these things have been provided for. We have made such provisions so that our people at the rural level are properly educated and they can be equipped to deal with this kind of a situation.

Then, Sir, a point was made about the things being made popular by advertisements, etc. I would draw the hon. Member's attention to this point. The amount which is being advanced is more and more every year. This would satisfy him that there is sufficient awareness of the importance of these schemes by the Government. In this connection I would also like to tell him how our figures have done up over the years. At the end of 1968, when the Banks were nationalised in 1969, the Commercial Banks' finance to agriculture aggregated to only Rs. 45 crores accounting for a mere 1.4 per cent of the total advances. Today it is like this: The number of borrowing accounts have gone up from 103,000 to 75,48,000; regarding amount the figure was Rs. 45 crores in 1969; now it has gone up to 2911 crores. The very fact that from 45 crores we have gone to nearly 3,000 crores in 11 years would indicate how popular our schemes are; and how the poorer sections of society are getting benefit out of it.

The hon. Member said that we should go from class to the mags. Well, this is very correct and that is what the emphasis of the Government is. He was good enough to suggest and ask me: Would you be able to take steps

whereby you will make these schemes available to the masses? The House will be pleased to appreciate this. The District Rural Development Agency (which has been set up in place of the SFDA) has undertaken a very massive programme. The programmes are put under IRD programmes (Integrated Rural development programmes). For this, the 6th Five-Year Plan itself provides an amount of Rs. 1500 crores as a subsidy. The Banks are required to pay almost double of the amount. Sir, you were good enough to suggest whether I could take the figures of the borrowers upto one crore. The hon. Members and the entire House will appreciate that by the end of the 6th Five-Year Plan, 1.5 crore families will be covered. These will be the families who are below the poverty line for whom we have provided all these schemes. And, every block will have to earmark 600 families below poverty line. You can multiply 5,000 blocks by 3 years. 1.5 crore families living below the poverty line will be covered. So, the Banks will have to play a very important role. Thrice the amount of Rs. 1500 crore will have to be given by the banks. So, various schemes are being undertaken in collaboration with the Governments of the States and the Centre. Let us hope that by the end of the 6th Five-Year Plan we will cover the largest population of the country living below the poverty line. I think I have answered all the points. I thank him for the valuable suggestions.

SHRI EDUARDO FALEIRO (Mormugao): Sir, while 90 per cent of our population live in the villages,—and comparatively the proportion is even higher in the villages as compared to the cities and towns of people living below the poverty line,—and while we see that in the villages, the large majority of the population consist of small farmers and marginal farmers, artisans and agricultural labourers, sometimes it is painful to see that these issues, including a substantial issue of financial management, coming

to the aid of these people in the villages and in the rural areas, hardly ever gets an opportunity for being discussed in this House. Also in its discussion there is almost an urban bias, so to say. Therefore one appreciates this opportunity of raising this issue in the form of a Calling Attention today.

Sir, from the statement given by the hon. Minister, one can appreciate that the Government is alive to this problem and it is really trying to do something positive and with a sense of purpose. You have mentioned so many figures and given a lot of statistics. A man who is not good at financial intricacies, a man who comes from the rural area would be facing the practical difficulties before he could avail of that benefits of these schemes. Now, the difficulty is at the very initial state, that is, at the disbursement stage of the loan. There are many States where the co-operative credit societies are not strong. There are only three States where the co-operative credit society is successful. I think they are Maharashtra, Gujarat and Tamil Nadu. In many other parts of the country, the rural workers and the small farmers depend on nationalised banks. The officers in-charge of the nationalised banks and the managers of the banks face a lot of difficulties in entertaining the loan applications from the small farmers, artisans, etc. Now, the practice of almost having a middle man, a man who is well known to the managers of these banks, to take these persons to the managers in order to get loan is coming into existence. As a result he will definitely get a percentage of loan for himself without any consideration or he will take a larger share of the loan amount. He will pay a low rate of interest of 4 per cent and he will use or misuse the money for some other purpose which has nothing to do with agriculture, development or improvement of the small farmers, artisans or the agricultural labourers. They will in turn even give this

[Shri Eduardo Faleiro]

money to some other persons at a higher rate of interest.

Now, what does the Government have in mind to check the interference of the middle man so that the small farmers and the artisans can have a direct link or rapport is established between the financial institutions and the benefactors. The problems of which the banks are very conscious and rightly so are that once they disburse the money they must also get that back. A man who takes money on loan, must repay it. An enterprising man is rewarded and a man who is not enterprising should not get the money as a doll. The loan should never be a doll.

The difficulty is this. A small man who takes loan for a small business, very often, more often than not, fails in his enterprise. He may take loan for poultry farming or for some such other activity. But due to shortage of raw materials or due to difficulties in getting many licences from so many offices and also due to lack of marketing facilities to market his produce, he may fail in his business. His is a one man business and all these things are coming in the way and making this man a success out of the venture he has undertaken, is almost an impossibility and his small business will collapse. He will not be able to repay the loan and he will also be a failure in his enterprise.

Now, what is the strategy? Has the Government in mind to supply these people, these loanees, who start a small business house, with technical know how, raw materials in time at the price fixed by the Government and also find outlets for the goods produced by them. Giving loan alone is not sufficient. The loan should be properly utilised and the benefits of the loan should go both to the persons who take loan and ultimately to the whole area of the nation. You have mentioned that the small farmers and the artisans, from the very beginning, are holding small fragmented lands and

they are deemed to lose in their enterprise because their holdings are so small and they are economically not viable or profitable. This is the case in large parts of our country. An idea has been mooted of having a joint farming society, not agricultural co-operative society which has been proved to be a failure. But whilst maintaining ownership with the right of cultivation, the farm is enlarged in a society so that the benefits of tractors, pesticides and so on which are available to large farming operation can also go to them together for this purpose. Now, what is the Government's view on this.

May I also take this opportunity to state that apart from three States or so, most of the States in the country do not have the benefit of the co-operative credit societies! An idea had, therefore, been mooted and I understand that the Government had taken it up, for setting up a national bank for agriculture and rural development exclusively to meet the demands of the integrated rural development programmes. I would like to know whether that idea stands.

One of the greatest curses for agricultural labourers all over the country is that they are still at the mercy of the private money lenders. The money-lender will advance a loan of Rs. 1000/- and will go on recovering interest thereon for years, and in some cases for generations. This completely destroys the small agricultural labourers and his family. What does the Government want to do to curb this practice and save these poor people from this evil and from the clutches of the money-lenders?

SHRI MAGANBHAI BAROT: As regards disbursement of loans, it is not denied; there are complaints. If there are complaints of non-availability of finances with a particular branch or a particular bank for this purpose, these will be isolated cases. I can only assure the House that whenever any complaints have been

brought to our notice that in a given branch or in a bank, this kind of irregularity was there, or objectionable practices were there, we certainly make enquiries and get them examined. I would not accept that almost it is a practice that there should be a middleman for borrowing the money. To generalise this would be too much. I would request the hon. Member, and through you, Sir, to the entire House, that whenever any hon. Member has a reason to believe that in a given a person suffered, or an applicant suffered, it should be brought to the notice of the authorities. And I assure the House that we shall look into these complaints, as and when these are made. I cannot accept the premises of this system and give a general reply. I would only request that such cases should be brought to the notice of the authorities.

Then, the hon. Member said that as there would be difficulties for the repayment, we should be considerate and should not insist on recoveries.

SHRI EDUARDO FALEIRO: I did not say that. You must insist on recoveries. The man should not get away with your money, you must see that he can pay back.

SHRI MAGANBHAI BAROT: Let it be understood that all the loans that the banks advance to the weaker sections or the poor masses are not consumption loans. They are for some viable project.

MR. SPEAKER: What the hon. Member wanted to say was that the loans should be made available at the earliest and at the appropriate time, so that you make a success of that loan, and the man does not fail.

SHRI MAGANBHAI BAROT: That part I will certainly deal with.

MR. SPEAKER: The question is: How much is the bank staff co-operative; how much is the man helped, rather than mocked at?

SHRI MAGANBHAI BAROT: Sir, you will be pleased to appreciate that in the case of differential rate of interest, for example, it is a lump-sum payment. As I mentioned earlier, there is a time fixed; right to reject is not given to them. All those provisions are made. In an over-enthusiasm, a man may come not for a viable project, and may invite difficulties for himself after obtaining the money.

MR. SPEAKER: That is why: A stitch in time saves nine. That is the thing.

SHRI MAGANBHAI BAROT: I respectfully agree that the bank should see that a man in need must get the money, but surely, it should not be so liberally construed that it is a consumption loan. These are loans for a viable scheme and as the hon. Member himself pointed out, in some of the States where the co-operative system is powerful and doing very well, there is no difficulty. We, on the one hand, make a very big jump in covering 1.5 crores families and see that the banks and the subsidies reach them. Now in regard to taking this money to create a market, to create a means of production, to create a scheme which is vital, it is certainly not only the function of the banks, but of the other institutions as well. There, Sir, come the cooperative banks, other voluntary agencies like the dairy system and they can help the rural areas. So far as banks are concerned, they have been taking the responsibility of making the money available. But how to spend it properly and how to make best use of it, is not only the function of the bank, but it is, in addition to the function of the loanee, also the function of other agencies, including the States. (Interruptions) For that too we have appointed a very high-powered committee and it will look into the constant flow of money to the needy people. But the question of utilising it and revising it is also a

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matter for which we need the co-operation of everyone.

SHRI RAJESH PILOT: This subsidy is subsidising the corruption. There should be some method. Some surprise checks should be there.

SHRI MAGANBHAI BAROT: So far as charge of corruption is concerned, we once again say to the Hon. Members that in a given case make us aware of the facts happening in a particular branch. Because that being the charge against an individual, action has to be taken against the individual. Therefore, we welcome any time any complaint and we assure the House that all complaints of the Hon. Members are being looked into. I would ask the Hon. Members to please recollect if you have written a letter to the Hon. Finance Minister or to me, has it not been enquired into? Please write to us that this is the charge of a particular branch, then we can look into it.

Sir, the private money lender is coming in the way. This is where, as I said, the whole attempt is to make the banking facility available to the masses. But the very fact, as I said just now of covering 600 families to be identified by block authorities under the Rural Integrated Development Programme itself is an obligation both of the State authorities and the banks. They have to find out from the population itself who are the needy people so that we can go to them and lend money. It is an obligation undertaken by the State authorities and the banks to identify the needy people.

(Interruptions)

MR. SPEAKER: He means that you fulfil that obligation.

SHRI MAGANBHAI BAROT: We have put a target, Sir. You will be pleased to see that when we say in each block every year 600 families

are to be identified, the identification is an obligation of the State as well as of the banks. The subsidy comes from the DDRA, whereas two thirds of the money comes from the bank and identification obligation being on us, we have undertaken this massive plan to go to their doors and find out that they get the money.

SHRI RAJESH PILOT: What I say is that it is really not reaching the people.

SHRI MAGANBHAI BAROT: Hon. Member, Mr. Pilot, will agree with me, Sir, whereas we are making this kind of effort, we also need cooperation of everyone concerned, of the Hon. Members of Parliament, MLAs and the Government. That is what we request. Sir, this is the policy. We have put the target. We want to finish it within five years and there we request for the cooperation of everyone.

(Interruptions)

MR. SPEAKER: Bank has to deal with a new set of people who have never taken money because all of them are illiterate and they are dealing with businessmen.

SHRI MAGANBHAI BAROT: You will be pleased to appreciate the very fact that I am on the agricultural part of it in the rural areas, I am mentioning that the Sixth Five Year Plan envisages investment of 1500 crores of rupees only as a subsidy for those people who are below the poverty line. To fulfil this programme, the banks have been associated. The association of the banks is not only to help it, but to double the amount to be given as loan. So, you can take it that for the time being, Rs. 1500 crores will come from the States and the Centre, as a subsidy. This is all for people below the poverty line. The obligation that has been cast on these authorities is for themselves to identify 600 families every year, i.e. those living below the

poverty line from their own blocks; and then go to their doors and grant them the necessary help.

About the bank, the Bill is under consideration. It is at a high stage of finalisation.

SHRI SATISH AGARWAL (Jaipur): Only one point: How does it come to the amount mentioned by Mr. Barot, when it is only 600 families and 500 blocks?

SHRI MAGANBHAI BAROT: It is 5,000 blocks.

श्री जैनुल बखर (भाजीपुर) : अध्यक्ष महोदय, इधर कुछ दिनों से किसानों की बात करना और अपने को किसानों का बेटा घोषित करने का एक फैशन सा चल गया है, लेकिन किसानों की समस्याओं का समाधान कैसे हो, इसके बारे में आपका ध्यान नहीं जाएगा। आप किसान की बात नहीं सोच सकते।

अध्यक्ष जी, : मेरा सौभाग्य है या दुर्भाग्य—मैं गांव में किसान के घर पैदा हुआ हूँ। मैं नजदीक से जानता हूँ, वह जमाना याद है जब गांव में महाजन आते थे, जब गांव में पैसा देने वाले पठान मुगल आया करते थे। जब वे पैसा वसूल करने के लिए आते थे तो कौसा तहलका मचता था, कैसे लोग एक-दूसरे के सामने भीख मांगने की स्थिति में आ जाते थे, क्या परेशानियाँ होती थीं, कैसे लोग कर्जा बढ़ा करते थे, कैसे कचहरियों में भागते फिरते थे। ये सारी चीजें मैंने अपनी आंखों से देखी हैं। उसके पहले क्या होता होगा, उसकी कल्पना इसी से की जा सकती है या जिन लोगों पर बीबी है, वे ही जान सकते हैं।

श्रीमती इंदिरा गांधी किसानों का सबसे बड़ी दोस्त साबित हुई हैं। वे किसान के घर में पैदा तो नहीं हुई, लेकिन वे

किसान का सबसे बड़ी दोस्त साबित हुई। जब 1969 में उन्होंने बैंकों का राष्ट्रीयकरण किया और बैंकों का राष्ट्रीयकरण उन लोगों के विरोध के बावजूद दिया जो अपने को किसानों का बेटा कहते थे और श्रीमती गांधी ने।

अध्यक्ष महोदय : सवाल करिए।

श्री जैनुल बखर : पहली बार बैंकों को गांवों तक पहुंचाया गया, किसानों के दरवाजे तक पहुंचाया गया।

अध्यक्ष महोदय : आप को कोई कष्ट है तो वह बयान करिए।

श्री जैनुल बखर : बड़ी बयान कर रहा हूँ, थोड़ी सी भूमिका बांध लूं।

अध्यक्ष महोदय : भूमिका की जरूरत नहीं है, आप सवाल करिए।

SHRI JYOTIRMOY BOSU (Diamond Harbour): One point. If my friends opposite, for furthering their career, do a little bit of talking, let them do it. A little *chamcha giri* should be allowed.

श्री जैनुल बखर : अध्यक्ष जी, इनको नाराजगी क्यों हो रही है? अध्यक्ष जी, इसमें दो राय नहीं हैं कि सरकार ने काफी प्रयत्न किए, काफी व्यवस्था की—किसानों को फाइनेंस करने की, लेकिन अभी बहुत कुछ करने को बाकी है।

स्टेटमेंट में लिखा है कि “दूर इरादा है कि सन् 1985 तक 40 प्रतिशत बैंकों का ऋण प्रिव्यारिटी सेक्टर को दिया जाए और इसमें से 16 प्रतिशत किसानों को एग्रीकल्चर सेक्टर में दिया जाए।” 75 परसेंट से ज्यादा इस देश में किसान हैं। 75 प्रतिशत से ज्यादा लोग किसानों के पेशे में लगे हुए हैं। समझ में नहीं आता

[श्री जैनुल बशर]

है कि 16 परसेंट ही उनको क्यों दी जा रही है, इतनी कम सहायता उनको क्यों दी जा रही है ? मैं चाहता हूँ कि मंत्री महोदय इसके बारे में बताएं।

13.00 hr.

मैंने एक सवाल अपने जिले के बारे में पूछा था। वहाँ एक बैंक है। मैंने पूछा था कि कितनी वहाँ दरखास्तें पड़ी थी किसानों की तरफ से और कितना लोन उनको दिया गया था। जवाब यह आया कि सौ पड़ी थीं, और 95 लोगों को लोन दे दिया गया। मैंने समझा बड़ा अच्छा काम बैंक कर रहा है। मैंने पता लगाने की कोशिश की। मुझे मालूम यह हुआ कि एप्लीकेशन फार्म किसी को नहीं दिए जाते हैं। किसान किसी के जरिए या अपने-तौर से बैंक मैनेजर से पहले मिलता है और बैंक मैनेजर जब सैटिसफाई हो जाता है या चाहता है उसको लोन देना तो उसको एप्लीकेशन फार्म दिया जाता है और वह उसको भरकर देता है और उसका लोन मंजूर हो जाता है। साधारण तौर पर एप्लीकेशन फार्म उपलब्ध नहीं हैं या उनकी बिक्री नहीं की जाती है। साधारण तौर पर अगर ये फार्म लोगों को मिलें और लोग उनको भर कर दें और बैंक की ऐसी कोई एजेंसी हो जो उनको चैक करे और फाइंड आउट करे कि उनको जरूरत है या नहीं तो काफी लोगों को सहूलियतें पैदा हो सकती हैं। मैं जानना चाहता हूँ कि क्या यह सिस्टम है और है तो क्या वह इसको बदलेंगे और जितने लोग चाहें उनको एप्लीकेशन फार्म उपलब्ध हो जाएँ इस तरह की व्यवस्था करेंगे ? बैंक मैनेजर जिस को चाहे उसको दे और जिस को न चाहे उसको न दे क्या इस सिस्टम को आप बदलेंगे ?

अब मैं सोनिंग के बारे में एक बात कहना चाहता हूँ। ओवर फाइनेंसिंग बहुत खतरनाक है और अंडर फाइनेंसिंग उससे भी ज्यादा खतरनाक है। अगर किसी को जरूरत है पांच हजार रुपये की और उसको दो ढाई हजार रुपये दे दिए जाएँ तो वह सहायता उसको उस काम में नहीं लगेगी और वह उसको दूसरी जगह खर्च कर देगा और वह लोन भी वापिस नहीं हो सकेगा। मैं एक मिसाल देता हूँ।

अध्यक्ष महोदय : मिसाल न दें।

श्री जैनुल बशर : किसानों का सवाल बहुत महत्वपूर्ण है। मैं समझता हूँ कि आप किसानों में ज्यादा दिलचस्पी भी लेते हैं और उसे सुनने के लिए बैठे भी हैं और सुन भी रहे हैं। मैं खत्म कर रहा हूँ।

हमारे यहाँ गाय या भैंस छः हजार से लेकर दस हजार के बीच में मिलती है। हमारे बैंकों ने एक नियम बना रखा है कि गाय या भैंस खरीदने के लिए तीन हजार से ज्यादा का लोन नहीं दिया जाएगा। अब इस तीन हजार की रकम को लेने के लिए उसका पांच सात सौ रुपया वैसे ही खर्च हो जाएगा। बाकी जो 25 या 26 सौ बचेगा उससे वह कैसे भैंस या गाय या बैल खरीद लेगा ? किसानों, बुनकरों, दस्तकारों के लिए जो लिमिट आपने लगा रखी है कि फलों के लिए इतना देंगे और फलों के लिए इतना तो क्या आप मार्केट नहीं देखेंगे कि कितना वह जा रही है ? क्या मंत्री महोदय कोई सैल बनाने जा रहे हैं जो मार्केट प्राइस पर भी बाध रखे, किसानों, बुनकरों, दस्तकारों या स्मॉल

स्कूल इंस्टीट्यूट के लोगों को लोन दिया जाता है उसकी लिमिट के बारे में मार्किट प्राइस पर भी बात रखे और उसके हिसाब से बढ़ाने या घटाने की सिफारिश करें और समय-समय पर जो उनकी जरूरत हो उसके मुताबिक उनको लोन दिया करे ? मंत्री जी सहमत होंगे कि ग्रैंडर फाइनेंसिंग भी ग्रोवर फाइनेंसिंग की तरह से ही बढ़ा खतरनाक है ।

प्राथमिकी बात कह कर मैं समाप्त करता हूँ । गांव गांव में आप बैंकों की शाखाएं खोल रहे हैं । यह बड़ी अच्छी बात है । लेकिन नौकरियां बैंकों में ज्यादातर शहर वालों को ही मिलती हैं । वे लोग गांवों में आना नहीं चाहते हैं, वहां रहना नहीं चाहते हैं । उनकी जब पोस्टिंग गांव में हो जाती है तो वे कोशिश करते रहते हैं और साल या छः महीने के बाद अपना ट्रांसफर करवा लेते हैं । नतीजा यह होता है कि गांव में काम करने वाला कर्मचारी या मैनेजर या फील्ड अफसर जो होता है उसको तजुर्बा भी नहीं हो पाता है कि उसको वहां से बदल दिया जाता है और यही चोख जो दूसरा आता है उसके साथ भी होती है । उसका भी साल छः महीने में ट्रांसफर हो जाता है । ऐसी स्थिति में कम मंत्री महोदय विचार करेंगे कि गांवों में बैंकों में सेवा करने वालों का एक अलग केडर बना दिया जाए ?

SHRI MAGANBHAI BAROT: The hon. Member knows that 16 per cent is allocated for agricultural sector itself, he feels that that amount is not sufficient. I would like to make the position clear. We have earmarked 40 per cent. for the priority sector. From the total advance, 40 per cent is earmarked to the priority sector, whereas 16 per cent that we propose and which we have earmarked up to the end of 1985 is for the priority sector.

SHRI ZAINUL BASHER: That I know, but it is not sufficient.

SHRI MAGANBHAI BAROT: Let me finish. That means from the priority sector, the total advance that has been earmarked, 40 per cent will go towards the agricultural sector itself. Now, let us appreciate that banks are to look after everything, industry, irrigation, agriculture, small sector, big sector and everyone. But when we appreciate that 40 per cent is for priority, the total 60 per cent going to the agriculture alone is a big step. Let us first complete that amount itself.

Then, his say was that application forms were not available. I do not know that application forms are not available. It may be that a loan may not be available to a person at a Branch I can understand it, but not non-availability of a form. I can request the hon. Member and all Members, that if there is any dearth of any forms, you may kindly write to us and we shall take care that forms are made available everywhere.

The hon. Member has raised the question of over-invoicing and under-invoicing. This is the same point other hon. Members have raised about irregularities. I have answered it. I do not want to take the time of the House.

SHRI ZAINUL BASHER: What about under-invoicing?

SHRI MAGANBHAI BAROT: That is also an irregularity, if any one comes up with, (Interruptions)

SHRI ZAINUL BASHER: In our own district of Ghazipur for buffaloes and cows only Rs 300 are being given when the price is more than Rs. 6,000/-.

SHRI MAGANBHAI BAROT: I would request the hon. Member to look to his papers. Has he written to anybody?

[Shri Maganbhai Barot]

Lastly about the rural branches, the hon. House will be pleased to know that from the original 8 per cent we have raised the rural branches to 46 per cent. But the difficulty is the people who are sent there do not involve themselves with the work. There may be justification in his contention. I do not know. But you cannot have two cadres. What we are experimenting may be appreciated, in the regional rural banks, we may not be having that rank and file as we have in the commercial banks but we try to bring it to block level and the village level so that simplification is there. But ultimately it depends on the education of people employed in the bank. As I mentioned in my previous answer, we are trying to educate them through postal education, training classes and other types so that the people we send to rural areas are properly trained and the highest advantage is taken by the people of the regional rural banks. Then the last question, (Interruptions.)

AN HON MEMBER: Rural people. ... (Interruptions)

SHRI MAGANBHAI BAROT: The regional rural banks are being increased. The number of regional rural banks are also increasing from day to day. Regional branches of the commercial banks have gone up to 45 per cent. Our motive is on the rural side. Let us hope that involvement of rural people with the regional banks in those areas will grow more and more

श्रीमती प्रमिला वंडवते (बम्बई उत्तर मध्य) : अध्यक्ष जी, दुर्भाग्य की बात है कि हमारे देश में कोई भी कदम राजनीति के लिये ही उठाया जाता है। 1969 में जब बैंकों का राष्ट्रीयकरण किया तब वह देश की आर्थिक हालत सुधारने के लिये किया। यही बातें की आर्थिक हालत सुधारने के लिये नहीं किया। उस समय भी यही या कांग्रेस को तोड़ कर भेरे

हाम में सत्त कैंड यह आवे और केरी रेडिक्ल इमेज की रहे इसलिये एक स्कोमल बैंक नेशनलाइजेशन का कनामा मया।

बैंकों का राष्ट्रीयकरण इसलिये किया गया कि इस देश के गरीबों और किसानों के लिये कुछ व्यवस्था की जाये। हमारे देश का किसान और गरीब खास कर महाजन और साहूकारों के हल में रहा है। यह सोचा गया था कि इन के लिये कुछ व्यवस्था की जायेगी, लेकिन नेशनलाइजेशन आफ बैंक हो जाये या सोशलिज्म हो जाये, उस में काम करने वाले लोगों का विश्वास चाहिये। जिनका नेशनलाइजेशन में विश्वास नहीं है जो प्राइवेट इंडस्ट्रीज में ही विश्वास रखते हैं, वह कभी भी यह काम सफल बनाने में मदद नहीं करेंगे। यह बहुत महत्वपूर्ण बात है, इसलिये एक नाम दे दिया, पोलिटिकल एडवण्टेज के लिये नेशनलाइजेशन कर दिया। जिन का नेशनलाइजेशन आफ बैंक में विश्वास नहीं है, उन के हाथ में अगर आप सारी बैंक की व्यवस्था रखेंगे तो इस से क्या होने वाला है ?

आज भी हमारे मंत्री महोदय कहते हैं कि एक टका टारगेट रखा है। 12 साल हो गये, नेशनलाइजेशन आफ बैंक किए हुए, 30 साल इस देश की बागडोर एक पार्टी के हाथ में रही और आज बहुत अभिमान से आप कहते हैं कि एक टका टारगेट रखा था उन लोगों को कर्जा देने के लिये। उन में से 94 परसेंट हो गया और किया जायेगा और 1 परसेंट हो जायेगा और 1985 तक 16 परसेंट करें। 16 परसेंट टारगेट आप ने 1985 तक एग्रीकल्चर के लिये किया है।

मुझे याद आती है कि शहर में किसी घर का लड़का स्कूल में जाता है और वह टर्मिनल एग्जामिनेशन में फेल हो जाता है और मां-बाप की कहता है कि एनुअल एग्जामिनेशन में पहला नम्बर लाऊंगा। तो ऐसा ही हमें इसमें भी

मिलता है, यही हमारी परामर्श रही है।

इस देश में गरीब किसान हैं और 43 परसेंट जोम गरीबी की रेखा के नीचे है, उनके लिये पेपर पर बड़ी-बड़ी योजना बनी हैं, लेकिन उनके लिये कार्य-बाही नहीं हुई। जैसे बच्चा बोलता है कि पहला नम्बर निकलेगा, वैसे ही हमारी सरकार की बड़ी-बड़ी बातें चलती है कि यह टारगेट बनेगा। देश में 80 फीसदी लोग गांव में है 70 फीसदी खेती करते है। आपका टारगेट 1985 में एग्रीकल्चर के लिये 16 परसेंट होगा, क्या यह बहुत बड़ा काम सरकार कर रही है? लेकिन जो कुछ भी व्यवस्था आपने की है, आज उसका हाल क्या है?

आपने बहुत बार कहा कि 12 साल में 15 हजार गांव हो गई बैंकों की, रिजर्व बैंक का कहना कि 100 गांव हो गई रूरल एरिया में और छठी योजना में, 80 और होने वाली है। आपका कहना है कि इस सारी व्यवस्था से आप 1 करोड़ 50 लाख फैमिलीज को फायदा पहुंचाने वाले है, लेकिन एक साल में कितना हो गया, यह बता दीजिये।

अन्त्योदय का कार्यक्रम जनता पार्टी का था। आपको इस नाम से दुःख होगा लेकिन आपने दूसरा नाम दे दिया है। आपने एक साल में कितने परिवारों के लिये व्यवस्था की है। आप कहेंगे कि 30 लाख दी है, तो मुझे विश्वास होता है कि छठी योजना में कुछ दे सकते हैं नहीं तो यह बड़ी होना कि आपने किसी को कुछ नहीं दिया।

1 परसेंट टारगेट पूरा नहीं हुआ, 16 परसेंट की बात करते हैं, इस पर किस तरह

विश्वास होगा। आज भी हमारे 47 परसेंट जेतिहर मजदूर महामजदूर और साहूकार पर निर्भर हैं। क्यों हैं? हमें देखना चाहिये कि हमारा जो रूरल बैंकिंग सिस्टम है वह कितना पैसा उन को देता है आपका कागजी प्रॉपर्ट इतना है कि बेचारा गरीब किसान वहां जाता ही नहीं। उसके लिये कुछ सिम्पल प्रोसीजर होना चाहिये जो कि होता नहीं। आज वहां काम करने वाले लोग उसमें से कमीशन खाते हैं। 4 परसेंट जो आपने कहा है, उस पर कितने लोगों को पैसा मिला है। मैं समझती हूं कि यह 10 परसेंट से ज्यादा पड़ता है। वहां भ्रष्टाचारियों को पैसा देना पड़ता है।

रिजर्व बैंक ने कहा है कि जो गरीब लोग हैं, छोटे किसान हैं, उनसे रिपेमेंट ज्यादा होता है —
It is easier to get back the money— लेकिन बड़े बड़े किसान नहीं देते। क्योंकि उनका पोलिटिकल पार्टीज से सम्बन्ध है और वह पैसा नहीं देते। उनके खिलाफ कार्यवाही भी नहीं होती है, इसके लिये आप क्या करने वाले हैं?

मेरा कहना यह है कि जितने रूरल बैंक है, सहकारी सिस्टम है, सहकारी बैंक हैं, उनके लिये कानून लाइये जिससे हर बैंक के बोर्ड आफ डाइरेक्टर्स में सिडयूल्ड कास्ट्स और सिडयूल्ड ट्राइब्स के 1 तिहाई लोग हो सभी न्याय मिलेगा। यही बड़े बड़े भूमिीर किसान जो गरीबों से पैसा लेते हैं। मुझे महाराष्ट्र का पता है, देश में बहुत से बेनामी ट्रान्जेक्शन्स हुए हैं। गरीब किसान के नाम से ऋण लिया है और गरीब किसान को पता भी नहीं की किस ने लिया है।

उनसे मंगूठा लगवा लिया जात है और वे फंस जाते हैं। मैं जानना चाहती

[श्रीमती प्रमिला दंडवते]

हूँ कि सरकार इस बारे में क्या करने जा रही है।

जो किसान बैंकों से ऋण लेता है, क्या आप उस पर कोई उपकार करते हैं? बैंक का कर्मचारी एक तरफ तो यह देखता है कि शहर में मेरा ट्रांसफर कब हो और दूसरी तरफ वह ऐसे व्यवहार करता है मानो वह किसान पर कोई उपकार कर रहा है। सरकार को इस योजना का प्रचार करना चाहिए और लोगों को बताना चाहिए कि यह उनका पैसा है, देश का पैसा है, और बैंक का कर्मचारी उनपर कोई एहसान नहीं कर रहा है। इस बारे में क्या प्रचार हो रहा है? इस योजना के बारे में कितने लोगों को पता है?

मैं कुछ सुझाव देना चाहती हूँ। हमारे देश में फसल बीमा योजना तुरन्त लागू होनी चाहिए, जिससे गरीब किसानों को कुछ सुरक्षा मिल सके।

एक माननीय सदस्य : वह लागू नहीं होगी।

श्रीमती प्रमिला दंडवते : मंत्री महोदय इस बारे में डीटेल्स देने में हिचकचाहट दिखाते हैं। दो दिन पहले मैंने सवाल पूछा था कि पंजाब में इन्टेग्रेटेड डेवलपमेंट के अन्तर्गत 100 गोडाउन बने थे और 100 और गोडाउन बन रहे थे, मगर इस सरकार ने वह काम बन्द कर दिया। मंत्री महोदय ने जवाब दिया कि 1980-81 में गोडाउन बनाने की योजना है। यह सरकार भी अन्त्योदय योजना चलाना चाहती है, मगर उसका नाम नहीं लेती है। मुझे खुशी है कि कल हवाला के प्रश्न पर बोलते हुए श्री बेंकट-रामन ने कहा कि जनता पार्टी के राज में हरल डेवलपमेंट का अच्छा काम हुआ

था। यह बात स्वीकार करने में कोई हिचकचाहट दिखाने की जरूरत नहीं है।

एग्रीकल्चरल सैक्टर को जो ऋण दिए जाते हैं, उनमें फिशरमैन को भी इनक्लूड किया जाए। जो लोग कोस्टल एरियाज में पुराने तरीके से मछली पकड़ने का काम करते हैं, उन्हें ऋण देने की व्यवस्था करनी चाहिए। मैंने देखा है कि हमारे देश में विद्यवाओं के लिए कोई व्यवस्था नहीं की गई है। उनको कोई सहारा नहीं देता है। एबान्डन विमेन को रीहैबिलिटेड करने के लिए एक खास योजना बना कर उन्हें विदाउट इन्टेस्ट पैसा देने की व्यवस्था करनी चाहिए, यह मेरी खास मांग है।

मंत्री महोदय बतायें कि हमारे देश में बाहर सालों में बड़े बड़े इंडस्ट्रियलिस्ट्स को बैंक्स ने कितना ऋण दिया है और किसानों को कितना दिया है। बड़े लोगों ने कितना ऋण वापस किया है और कितना नहीं किया है, कितने परसेंट किया है और उन लोगों के नाम क्या हैं? यह कहना सही नहीं है कि गरीब लोगों को दिया गया ऋण वापस नहीं होता है। मंत्री महोदय यह भी बतायें कि इस साल अन्त्योदय प्रोग्राम के अन्तर्गत कितने परिवारों को ऋण दिया गया है।

श्री मंगनभाई बरोड : अध्यक्ष महोदय सारी रामायण सुनने के बाद किसी ने पूछा कि सीता का हरण तो हुआ मगर हरिण की सीता क्यों नहीं हुई। श्रीमती प्रमिला दंडवते का प्रश्न भी ऐसा ही है कि हरिण की सीता क्यों नहीं हुई।

I am sorry to say that the hon. Member did not understand the distinction between one per cent of the credit given under differential rate of

interest and 16 per cent of the credit given under agricultural advances. If the hon. Member cannot understand this basic difference even after so many answers given on the floor of the House, I cannot help it.

What we have done is that one per cent of the total advances is given to all the eligible persons without taking into consideration the section of the society to which they belong and the vocations they follow. A man living in a rural area and earning below Rs. 2000/- a year or a man living in an urban area and earning not more than Rs. 3000/-, is entitled to this loan under differential rate of interest of 4 per cent. In this, the entire population of the country is covered.

16 per cent of the total credit will be meant for the agricultural sector and 40 per cent for the priority sectors. This is the target for the period ending March, 1985.

The hon. Member's problem was that the nationalisation was not for the poor but for someone's ego or someone's prestige. I would categorically say that Shrimati Promila Dandavate is unfair to her fair companion. She should not have made such an uncharitable remark. Let some figures be studied. In this country, before 1969 there was one bank for 65,000 people. Today we have got a bank for every 20,000 people. Though the population is going up, the figure for each bank has been brought down to 20,000. So, how can you say that it is catering to a few rich people?

Nationalisation was meant to help the poor people. Take the lending to the agricultural sector. At the time of nationalisation, only 1.4 per cent was lent to the agricultural sector. According to our plans, at the end of 1985 we want to devote 16 per cent of the lending to the agricultural sector. Is it for the rich or the poor?

Then I will refer to the Integrated Rural Development Programme. It was stated that no new schemes were introduced and that during the last three years nothing was done. During the Sixth Plan, in order to make the banking facilities reach the poor people, we have a scheme of providing help to 1.5 crores of families. The test or yardstick for eligibility to get benefit under the scheme is that the family must be below the poverty line. So, 1.5 crore of families are going to be covered at the end of five years.

In spite of all these things, if they cannot see light, we cannot help it.

STATEMENT BY MEMBER CLARIFYING HIS REMARK MADE IN LOK SABHA ON 17TH AUGUST, 1981

SHRI JYOTIRMOY BOSU (Diamond Harbour): On 17-8-81 on uncorrected debate, page 437, I said:

"I called a press conference and in the press conference the letter was released."

On checking I find it should be:

"I made a cyclostyled press hand out, giving my letter together with the reply from the Foreign Minister, although it was more or less an acknowledgement, and distributed the hand out to the press."

MR. SPEAKER: We will adjourn now for lunch till 2.25 p.m.

13.25hrs.

The Lok Sabha adjourned for lunch till twenty-five minutes past Fourteen of the Clock.

The Lok Sabha re-assembled after Lunch at twenty eight minutes past Fourteen of the Clock.