

"That the Bill to authorise payment and appropriation of certain further sums from and out of the Consolidated Fund of India for the services of the financial year 1982-83, be taken into consideration."

MR. DEPUTY-SPEAKER: The question is:

"That the Bill to authorise payment and appropriation of certain further sums from and out of the Consolidated Fund of India for the services of the financial year 1982-83, be taken into consideration."

The motion was adopted.

MR. DEPUTY-SPEAKER: We shall now take up the Clauses. The question is:

"That clauses 2 and 3 and the Schedule stand part of the Bill."

The motion was adopted.

Clauses 2 and 3 and the Schedule were added to the Bill.

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

SHRI PATTABHI RAMA RAO: Sir, I beg to move:

"That the Bill be passed."

MR. DEPUTY-SPEAKER: The question is:

"That the Bill be passed."

The motion was adopted.

17.10 hrs.

INDUSTRIAL DEVELOPMENT BANK OF INDIA (AMENDMENT) BILL

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PATTABHI RAMA RAO): Sir, I beg

to move:

"That the Bill further to amend the Industrial Development Bank of India Act, 1964, be taken into consideration."

As the House is aware, the Industrial Development Bank of India is the all India apex industrial financing institution charged with the responsibility mainly of providing long and medium term finance for industry and of coordinating the working of other industrial financing institutions. In addition, it has developmental and promotional responsibilities. Its share capital is owned wholly by the Government of India.

The IDBI gives financial assistance in various forms directly to large and medium projects. For small scale industries it provides assistance by way of refinance and rediscounting of bills. It gives assistance both for new projects as well as for expansion, diversification and modernisation.

IDBI's operations have been expanding rapidly over the years. The assistance sanctioned directly or otherwise during the year ending June, 1982 aggregated Rs. 1765 crores relating to 66,516 applications. The cumulative assistance sanctioned till June, 1982 was Rs. 8304 crores excluding export finance. This assistance is estimated to have generated investment of about Rs. 18,205 crores and additional employment for about 25 lakhs persons..

IDBI has been playing a significant promotional role as well as meeting the requirements of backward areas, small scale sector and technician entrepreneurs. The aggregate assistance sanctioned to backward areas upto June, 1982 was Rs. 3351 crores constituting about 42.4 per cent of the total assistance sanctioned to industry. The annual assistance sanctioned to the small scale sector has increased five-fold during the last four years from Rs. 120 crores in 1977-78 to Rs. 600

[Shri Pattabhi Rama Rao]

crores in 1981-82. As regards the technician entrepreneurs, upto June, 1982, IDBI had extended assistance of Rs. 123.8 crores to 5,427 projects promoted by such entrepreneurs.

Keeping in mind the requirements of industrial growth the demand for funds from IDBI is expected to continue to increase. While the bulk of IDBI's resources would be from borrowings, in order, inter alia to have a balanced debt-equity ratio for the Bank, it is considered necessary to increase its share capital.

This Bill seeks to raise the limit of the authorised share capital from the present level of Rs. 200 crores to Rs. 500 crores.

With these remarks, I commend the Bill for consideration of the House.

SHRI M. M. LAWRENCE (Idukki): Industrial Development Bank of India (Amendment) Bill is a very small piece of amendment to augment the resources of the bank. In that regard I have no objection for bringing an Amendment Bill. But this IDBI is not working in a manner which was envisaged when it was initiated in 1964.

Sir, in the original Act, at Chapter IV, it has been said:

“(h) undertaking, research and surveys for evaluating or dealing with marketing or investments and undertaking and carrying on techno-economic studies in connection with the development of industry;

(i) providing technical and administrative assistance to any industrial concern of any person for promotion, management or expansion of any industry;

(j) planning, promoting and developing industries to fill up gaps in the industrial structure in India.”

Sir, from this perspective, we have to see how far the IDBI has marched ahead. You can see that this IDBI is one other concern like any other commercial bank which is helping mainly the private sector. It is not only helping the private sectors but it is helping the monopoly houses also. (Interruptions.) I am not saying that it is helping only monopoly houses but my contention is that it is mainly helping monopoly houses as any other commercial bank. If you go through the account of the assistance given by the IDBI, you will see that it has given big assistance to M.R.T.P. companies. Major portion of loan has gone to those companies.

For example, in the case of Birlas, over a period of five years, the IDBI and the IFCI have granted Rs. 65.50 crores. In the same period the IDBI and IFCI have given Rs. 47.09 crores to the Tata group of companies. During the same period, IDBI has given Rs. 13.70 crores to mafatlal groups. Similarly, for J. K. Singhania, it is Rs. 407 crores, Thapers—Rs. 4.78 crores, A.C.C.—Rs. 13.50 crores, Bangurs—Rs. 1.42 crores and Sri Ram—Rs. 1.99 crores. Sir, I am quoting from the Financial Express of August 5, 1982. In the IDBI Report of 1980-81 the size-wise classification of projects sanctioned has been given. The break-up of assistance sanctioned is like this:—

Rs 0.5 crores	Rs 1.2 crores
Rs 0.5 crores to Rs 1.0 crores	Rs 5.1 crores
Rs 1.0 crores to Rs 3.0 crores	Rs 16.0 crores
Rs 3.0 crores to Rs 5.0 crores	Rs 23.0 crores
Rs 5.0 crores to Rs 10.0 crores	Rs 151.0 crores

that this IDBI is mainly helping the MRTP companies.

At the same time, if you go through the report of the IDBI for the year 1980-81,

Table 3.8—Size-wise classification of Projects sanctioned, you will find:

<i>Site of project</i>	<i>Assistance sanctioned</i>
Upto Rs. 0.50 crore	Rs. 1.20 crores
Rs. 0.50 crore to Rs. 1.0 crores	Rs. 5.10 crores
Rs. 1 crore to Rs. 3.0 crores	Rs. 16 crores
Rs. 3.0 crores to Rs. 5.0 crores	Rs. 23 crores
Rs. 5.0 crores to Rs. 10 crores	Rs. 151.3 crores.
Rs. 10 crores to 20 crores—	it is Rs. 71.5 crores.
Rs. 20 crores to Rs. 50 crores—	it is Rs. 100.2 crores
and above Rs. 50 crores—	it is Rs. 201.1 crores.

From this, we can very well understand that the IDBI is mainly helping the big capitalists of our country. If we look at the table given, in 1980-81 report of IDBI we can see that they have given Rs. 237.2 crores to the private sector; Rs. 258.2 crores to the public sector and Rs. 33.8 crores to the cooperative sector. This shows that it is working as any other commercial Bank. The IDBI is not helping to end regional imbalances. Even the headquarters of the IDBI is situated in Bombay. Subsequently, they have opened regional offices in some places to help the entrepreneurs who make a request for loans. But we can see from the working of the IDBI that most of the assistance has been given to industrialists who are having the base in Bombay.

Now, take for example other States like Kerala. Kerala is a small State. We find there are very small industries. There is no big industry in Kerala. Mainly small-scale entrepreneurs are running the industries. So far very meagre amount has been given by the IDBI to the entrepreneurs of Kerala. Likewise, you take the north-

eastern area or any other backward area of our country. We can see that the IDBI is not assisting these backward regions in the development of industries. The IDBI is not helping the small entrepreneurs of the backward area. If they want to start a small industry and approach the IDBI for assistance, they have to overcome so many hurdles.

There is no system of monitoring. There is no system of evaluating the economic viability of small industries. If these small entrepreneurs try to study the economic viability of small industries in backward areas, they find it very difficult. They do not get technical know-how; they do not get expert assistance. If they go in for that, they have to spend a lot on that. They may be getting Rs. 25,000 as assistance. How much can they spend on technical assistance, expert know-how and all that? So, if the IDBI is interested in industrialising our country, naturally, they have to find out a device to evaluate the economic viability of starting small industries and to give proper assistance to those entrepreneurs who are starting small industries. That is not being done.

It is the same case with medium-sized industries. They are also experiencing a lot of difficulties in starting medium-sized industries. Their capital investment is also being escalated when they go for the advice and help of experts. For technical people, assistance is being given and that also to very few people which can be counted on finger tips. Many people are afraid of coming forward to start an industry. There are many constraints. It is very difficult to get loan assistance from the IDBI to start medium sized industry. They have to prove the commercial feasibility. They themselves can't do this. They have to seek the help of the experts. Big spending is needed for that purpose. So, the cost of the investment escalates. All this will have its impact on the products. The products will have to be sold at reasonable price, that is the market price. So, it will adversely affect the investment on medium-sized industry in our country. Hence these should be a service wing to help the small and medium entrepreneurs and also it should be properly publicized

[Shri M. M. Lawrence]

The IDBI is mainly helping the monopoly houses, who are amassing wealth, even otherwise. As I have pointed out earlier, the Tatas and Birlas and Mafatlals and Singhanias, even otherwise have amassed a lot of wealth.

Why is the IDBI helping those people? What is the purpose of the IDBI? Is that the perspective of the IDBI? I think it is not.

The purpose of the IDBI should be to bridge regional imbalances, especially in the backward areas and to give incentive to the small entrepreneurs and to the medium entrepreneurs and all that. That has not been done by the IDBI. Regarding medium entrepreneurs new entrants are finding difficulty to get the assistance. The existing industries may be able to get it easily.

The IDBI is now thinking of borrowing from the developed countries, the European countries. We have borrowed more than Rs. 5,000 crores from IMF with adverse conditionalities which are detrimental to the interests of our country. Because of the borrowing from the IMF, already many industries are being closed down or they are slashing down their production. In Kerala, the Periyar Chemicals closed down for two or three months and many workers have become unemployed. Like this many other industries are facing difficulties.

Recently, the Chairman of FICCI has pointed out that many products are being imported into our country to the detriment of our industries and, therefore, he made an appeal to the Government to stop this import. He has suggested to import technical know-how which we are lacking, instead of importing produced goods which we are making in our country.

PROF. N. G. RANGA: We have to prevent profiteering.

SHRI M. M. LAWRENCE: In the name of preventing profiteering by Indian entrepreneurs, you are trying to help the foreigners to make more profits! You are reducing the employment potential of our

country also by allowing this. Even the existing employment is being reduced by that. Is it in our interest? Such a detrimental effect we have started experiencing in the industrial sphere due to IMF conditionality. Now we are trying to borrow more money from the same European countries with adverse conditions. They will lend money only with a profit motive. If I am correct, some 14 per cent or so, they will charge as interest. If we have to give so much of interest how are we going to make good of that? Who is going to pay that? Are we going to meet that much liability by exporting these products, by getting profit from foreign countries? No. We are going to overcome that difficulty or burden of loan by creating difficulties for the employees of the concerns who are going to borrow, by reducing their wages, or by selling those products inside our country for higher prices. At the same time in the name of getting more foreign exchange and repaying the loan, you will export the same products for lesser prices to foreign countries.

Over and above the IMF loan, the IDBI has come forward to get loan from foreign countries. Is that the purpose of formation of the IDBI? What is our aim? The whole policy of loans and assistance of the IDBI has to be changed. But we all very well know it is following only Government's economic policy. Now what is the economic policy of the Government of India? It is to help the big capitalists and monopoly houses. Being an economist, Prof. Ranga knows more than I do as to how much wealth these capitalists have amassed after independence. As per the 1981 statistics, the Tatas have amassed more than Rs. 1600 crores, the Birlas more than Rs. 1500 crores. By how much have the salaries of the textile workers, the jute workers, the coir workers, the handloom workers, the engineering and transport workers, and the Central Government employees increased? What is the bank balance of these employees? How these capitalists were able to make so much assets? Who is to be blamed for that? Are the workers to be blamed or are the opposition parties to be blamed or is the ruling Party to be blamed? It is the ruling party which is to be blamed; it is

the ruling party which is building up capitalism, which is helping the monopolists to loot the common people of India.

By forming the IDBI and such other institutions we cannot industrialise our country, we cannot overcome our backwardness. The first thing which we have to do is to bring about radical land reforms. We have to expand the internal market. Are you prepared to do that? What has the Party which has ruled for the last 35 years done? Still in our countryside the landlords are exploiting the common people. The agricultural labourers and the poor peasantry have not got any purchasing power. Is it not a fact? Without increasing their purchasing power, how are we going to industrialise our country? How are we going to industrialise our country? That is my question. Only by forming an Industrial Development Bank and augmenting the paid up capital and resources of that Bank we are not going to make any headway. We have not only not made any headway so far but in fact utterly we have failed. Sir, now we are in the grip of a recession. Our hon. Ministers and the ruling Party Members may deny. They will say that it is not so, that there is no recession and all that. But it is a fact. So many products which are being manufactured in our country like chassis, tractors, etc. are facing no off-take. The recession is going on. They have reduced their production by 50 per cent or below that. Why it has happened? This very Government and the representatives of the Government is accepting the fact that all over the world recession is going on. This is an international phenomenon. The world which they say is the capitalist world and not the socialist world. There is no recession in the socialist countries. But recession is going on in America, in West Germany, in England, in France and also in Japan. Unemployment is on the increase in all these countries. In such a situation, will these countries come forward to lend money to third world countries to help them to bail them out from the crisis which they are facing. Or will they try to put their burden on the common people of those third world countries? Naturally they will try to unload the burden on our shoulders. For that our Government is siding. Is it not

so? The policy of borrowing money from those capitalist countries which are squeezing the under-developed countries is not in our country's interest. If possible they may try this on the socialist countries also. But they won't succeed in that. Anyway I do not want to narrate all those things. But their main aim is to exploit the under-developed countries, the third world countries. Even the developed capitalist countries have been exploited by the more developed capitalist countries. That is or oppose this Bill. . .

In such a situation are we going to make any headway in industrialising our country by enhancing the resources and the capital of this IDBI by borrowing from abroad? No, Sir. So, in short, what I am telling is that the old policy, the basic approach of the IDBI has to be changed. They have to help small entrepreneurs and medium entrepreneurs. They have to mobilise resources from inside the country. They have to stop helping monopoly houses instead of becoming part and parcel of this system. So the Government is directing them to help these monopoly houses, liberally. That is what is happening today.

I do not know whether I should support or oppose this Bill. . .

MR DEPUTY SPEAKER: Why are you so confused now? You were very clear in your speech.

SHRI M. M. LAWRENCE. There is no use in supporting this. I have no objection in enhancing or augmenting the resources of the Bank but for what purpose and with what aim that money is going to be utilised is the main question. Sir, now it is being utilised to help the monopoly houses. That is my main objection.

So, in that respect, I object this amending Bill. But, at the same time, if its augmentation is being utilised for the enhancement of the capacity of the small entrepreneurs and medium entrepreneurs, I welcome this amending Bill.

MR. DEPUTY-SPEAKER: Shri Mool Chand Daga.

SHRI M. RAM GOPAL REDDY: He will give a fitting reply.

MR. DEPUTY-SPEAKER: Mr. Daga. His is an independent part.

श्री मूलचन्द डागा (पाली) : उपाध्यक्ष महोदय, जब आपने यह बिल 1954 में पेश किया था तो इस बिल का उद्देश्य उद्योगों का विकास करना था। जो हमने उस समय सोचा था वह हुआ है। इस बैंक के कारण उद्योगों का विकास हुआ है। इसको ज़ेरे खयाल से उधर बैठने वाले भाई भी चुनौती नहीं दे सकते।

सवाल यह है कि बैंक को लोन जिस रूप में देना चाहिए था वह नहीं दे पाया है। आई० डी० बी० आई० ने अपनी रिपोर्ट में खुद ही माना है कि जितना लोन छोटे उद्योग धंधों को देना चाहिए था वह हम नहीं दे पाये हैं। इस को वे चैलेंज नहीं करते। जितना लोन कारखानों को दिया जाता चाहिए था, वह भी वे नहीं दे सके।

उधर के लोग बार-बार यह बात कहते हैं इसका उद्देश्य मोनोपलीज हाउसिज को बढ़ाना है। यह इसका उद्देश्य नहीं है। इसका उद्देश्य तो यही है कि जो हमारी धनराशि है, वह दूर-दूर तक गांवों में, अंचलों में रहने वाले छोटे-छोटे कारखानों तक पहुंचे उन्हीं को इस से लाभ हो। इसीलिए पब्लिक अण्डरटेकिंग कमेटी ने अपनी रिकमण्डेशन में खास करके यह कहा है कि इस काम में तरक्की होनी चाहिए और इस काम को ठीक ढंग से चलाना चाहिए जो कि अब तक नहीं चल रहा है। इस रिपोर्ट में कहा गया है—

I am quoting from the latest report of the Committee on Public Undertakings—Twentyfourth report of Seventh Lok Sabha from pages 69-70:

“There is delay in disposal of applications for assistance and there is also delay in disbursement of assistance

sanctioned despite its various measures taken to expedite the work. During 1979-80, 17 per cent. of the applications were delayed by more than 6 months. The number of applications pending as on 30 June, 1980 was 780 and the quantum of assistance sought for by the applicant's was Rs. 1,082.6 crores. The undisbursed sanctions were of the order of Rs. 1,424.1 crores.”

PROF. N. G. RANGA: Is the sanctioned amount undisbursed?

SHRI MOOL CHAND DAGA: Yes.

“Obviously the delay in sanction and the delay in disbursing the amounts sanctioned are also the causes of time slippage for additional assistance from the financial institutions. The Committee desire that case studies of a few typical cases of the delays should be made independently and on the basis of the outcome of the studies further steps should be taken to streamline the procedures to expedite the work.”

क्वेश्चन यह है कि यह बैंक जो लोन देता है, वह ठीक से डिस्बर्स नहीं कर पाता है। लोन बरसों के बाद डिस्बर्स किया जाता है जब तक प्रोजेक्ट की प्राइस बढ़ जाती है। हमने एक प्रोजेक्ट की बात कही थी कि सात करोड़ रुपये का प्रोजेक्ट बनाया गया था, वह बढ़ते-बढ़ते पचास करोड़ रुपये की योजना बन गयी। इसका कारण है कि आई० डी० आई० द्वारा लोन सही ढंग से डिस्बर्स नहीं होते।

अभी रिसेन्ट रिपोर्ट में कहा गया है—

“The position of defaults in repayment by the assisted units disturbs the Committee. The amount of overdues was of the order of Rs. 93.35 crores as at the end of June, 1980.”

इतना रुपया मांगते हैं। सवाल यह पैदा होता है कि न तो यह लोन बराबर दे पाते हैं, न समय पर दे पाते हैं और जब लोन देते भी हैं तो रिकवरी नहीं होती।

बड़े-बड़े बैंकों को यह हालत क्यों हो गई है, क्योंकि इनकी वैकेंसीज पूरी नहीं की जाती। चेयरमैन बदले जाते हैं, डायरेक्टर्स नहीं होते और इनका इंतजाम अच्छा नहीं होती। दो-दो साल में डायरेक्टर बदल दिए जाते हैं।

'The Committee are concerned about lack of continuity in the top positions of the IDBI and the vacancies on the Board. There were 4 Chairmen of the IDBI since February, 1976 and 5 vacancies were kept on the Board for 2 years.'

—That is the way of working of the Bank!

अमेन्डमेंट ठीक है। अथाराइज कैपिटल बढ़ जाए इसमें हमें एतराज नहीं है। हिन्दुस्तान में इंडस्ट्रीज बढ़ी हैं, इसमें कोई शक नहीं है, लेकिन उसका लाभ केवल पूंजीपतियों को क्यों मिला है। मैं ज्यादा फिगर कोड करना नहीं चाहता।

This is the report which has come in the Journal: Economy and Industry:

"If Tatas and Birlas had this kind of monopoly our industry would really go places"—says a retired Govt. Official, who has retired from the Industry Ministry.

हम यह नहीं कहते कि आप मोनोपली हाउसेस को एनकरेज करते हैं। सवाल यह है कि गवर्नमेंट की वर्किंग क्या है? गवर्नमेंट की वर्किंग बहुत अच्छी नहीं है। एक परसेंट रिटर्न लोन की मिलती है। इनके विभाग में काम करने वाले अफसर जब रिटायर हो गए तो उन्होंने रिपोर्ट दी—

"The total investment has nearly trebled in 6 years, from Rs. 6237 crores in 1974 to Rs. 18225 crores in 1980. Profit (pre-tax) has, however, come down from Rs. 312 crores to Rs. 227 crores, giving a rate of return that is slightly over 1 per cent: a case of a mountain yielding a mouse."

पहाड़ में से चूहे को निकालने का काम करते हैं।

श्री एम० रामगोपाल रेड्डी : चूहा तो निकाला गया।

श्री मूलचन्द डागा : हां, चूहा भी नहीं निकलना चाहिए था। तो सवाल यह पैदा होता है, जब उधर बैठने वाले एक बात कहते हैं कि पब्लिक अंडरटेकिंग का राष्ट्रीयकरण होना चाहिए, मैं उनकी तारीफ करता हूं। आई० डी० पी० एल० के बारे में क्वेश्चन आज था। उसमें बताया गया कि 76 करोड़ का घाटा हुआ।

श्री रामाबतार शास्त्री : नेशनलाइजेशन की वजह से नहीं हुआ, कोई और कारण है।

MR. DEPUTY SPEAKER: Shastriji, he never told you, you are responsible for it.

श्री मूलचन्द डागा : अव्यवस्था की वजह से। आप लोग जो हड़तालें करवाते हैं, काम नहीं करने देते। (व्यवधान)

आप लोग जीवन बीमा निगम में काम करने वाले और दो-दो हजार रुपए वेतन पाने वालों की आप बकालत करते हैं।

श्री रामाबतार शास्त्री : महंगाई महंगाई बढ़ेगी तो जरूर करेंगे। आप जब अपनी तन्हवाह बढ़ाने के लिए बात कर सकते हैं तो क्या हम कर्मचारियों की बात नहीं कर सकते। एक स्टैंडर्ड रखिए, उबल स्टैंडर्ड फालो मत करिए।

You believe in capitalist system, therefore, you plead like that.

(Interruptions)

SHRI PATTABHI RANA RAO: Permit him to do that.

MR. DEPUTY-SPEAKER: You have the freedom to speak whatever you like.

SHRI MOOL CHAND DAGA:

"Though the total number of undertakings now reached 186, the top 10, led by the Steel Authority of India (SAIL), Coal India, and Fertilizer Corporation, account for nearly 60 per cent of total investment, or Rs. 10,255 crores. On such a vast outlay which is about half the entire investment in the organised private sector, the loss was Rs. 28.9 Tata made a net profit of Rs. 1.50 crores".

Who has written this article? This article was written by the industrialists who are working in those industries.

SHRI RAMAVATAR SHASTRI: He should take the confidence of the workers. He is slandering the workers. He should slander the Government.

SHRI PATTABHI RAMA RAO: Mr. Shastri, you are harming me, not him.

SHRI MOOL CHAND DAGA:

जो इन्वेस्टमेंट होता है, उसका एक परसेंट भी रिटर्न नहीं मिलता है। 76 करोड़ का घाटा आता है और बिड़ला-घाटा जो बड़े-बड़े मनोपली हाउसेस हैं वे डेढ़ सौ करोड़ का नफा उठाते हैं। इस पर सोचना होगा।

MR. DEPUTY-SPEAKER: If the public undertakings fail, it will only strengthen the interests of the capitalists. Therefore, the public undertakings should never fail. It will only enrich and increase the capitalists and big monopolists. So, the public undertakings should never fail.

श्री मूलचन्द डागा : उनको नहीं, आप जो विरोध में बैठे हैं, आपकी वजह से होता है।

श्री रामावतार शास्त्री : अपनी गवर्नमेंट पर अटैक करिए।

श्री मूल चन्द डागा : जिम्मेदारी आपकी भी है। आप जगह-जगह आग लगा देते हैं। (व्यवधान)

SHRI RAMAVATAR SHASTRI: They are pursuing a faulty policy.

MR. DEPUTY-SPEAKER: He is criticising himself. Why are you worried?

SHRI RAMAVATAR SHASTRI: This is because of the anti-workers policy adopted by them.

SHRI KRISHNA CHANDRA HALDAR: Are you working for the private capitalist or the owners of the big industries?

श्री मूलचन्द डागा : जिस तरह सेट विरोधी दल के लोग इंडस्ट्रीज को सिक करने का काम करते हैं, उससे 50 परसेंट जिम्मेदारी इनकी भी है।

श्री रामावतार शास्त्री : जी नहीं, आपकी जिम्मेदारी है। (व्यवधान)

श्री मूलचन्द डागा : हल्ला करने में आप लोग बहुत तेज हैं, लगाइए आग।

श्री रामावतार शास्त्री : आपको आज क्या हो गई गया है। (व्यवधान)

श्री मूल चन्द डागा : जाते हुए गर्म होकर मत जाइए, शांत रहिए शरीर खराब हो जाएगा।

श्री एम० रामगोपाल रेड्डी : इनको रात को नींद नहीं आती है।

SHRI MOOL CHAND DAGA: It is mentioned here.

"Of the total amount outstanding till December-end Rs. 1,158.48 crores were

locked up in 378 large units which were enjoying credit limits of more than Rs. 1 crore, Rs. 202.33 crores in 1,013 medium units and Rs. 261.74 crores in 20,975 small units."

Why is this so?

इतने सिक यूनिट्स ले लिए गए। हमने जितने चाहे ले लिए। आप देखें कि सिक यूनिट्स को लेने से क्या होता है। एन० टी० सी० को इस कारण से एक अरब या सौ करोड़ का घाटा हुआ है। सिक यूनिट्स को जो आप लोन देते हैं...

श्री रामावतार शास्त्री : सिक यूनिट्स लोन मत दीजिये। हम अपोज़ करते हैं।

श्री मूल चन्द डागा : आई० डी० बी० आई० जो लोन देती है उनको देते के पहले प्रोजेक्ट्स की जो जांच होनी चाहिये वह ठीक से नहीं होता है। सिक यूनिट्स को लोन जो आप देते हैं इस वजह से बहुत बड़ा नुकसान आपको हुआ है। पहले जो फाइनेंस मिनिस्टर थे उन्होंने बताया था कि सिक यूनिट्स से रिटर्न हमें कम मिला। जनता काड़ा बनाने के लिए जो लोन दिया गया उसमें सौ करोड़ का घाटा हुआ। किस की यह जिम्मेदारी है? जब कोई यूनिट सिक हो जाता है तो मजदूर कहते हैं कि हमें काम पर लगाओ। जरूर उनको लगाया जाना चाहिये। काम नहीं करके...

श्री रामावतार शास्त्री : ऐसा क्यों बोलते हैं...

MR. DEPUTY-SPEAKER: Please address the Chair.

श्री मूल चन्द डागा : चोर की दाढ़ी में तिनका वाली बात है।

In this Report, it is said:

"The IDBI do not have any reliable data in this regard for the totality of the assistance rendered by all the term-

loan financing institutions. It is disappointing to the Committee that this should be so despite the coordinating role and the overall responsibility for the institutional finance assigned to IDBI."

लोन बिना सोचे समझे बांट दिए गए हैं। इसका नतीजा यह हुआ है कि जो अचीवमेंट होनी चाहिये थी नहीं हुई है। प्रोजेक्ट्स की जांच किए बगैर सिक यूनिट्स की जांच किए बगैर उनको लोन दे दिए गए। लोन देने में पक्षपात हुआ है। रिजनल इम्बैलेंस को आप देखिये। मैं दूसरी गलती बता रहा हूँ।

"There is a pronounced regional imbalance in the assistance rendered by the IDBI. The Committee regrets that the share of the North Eastern region was almost negligible and it was around 1 per cent. Under a special programme for development of backward areas introduced in 1970-71, the IDBI sanctioned assistance of Rs. 1999 crores. An analysis of assistance has indicated that the top 50 districts of 245 backward districts assisted by the Bank accounted for the bulk of the assistance, their share ranging from 69 per cent to 85 per cent."

आई० डी० बी० आई० द्वारा लोन देने का जो तरीका अपनाया जाता है, एप्लीकेशन की डिसपोजल का जो तरीका अपनाया जाता है, जो डिसवर्समेंट का तरीका अपनाया जाता है, वह गलत है। लोन दिए जा रहे हैं नार्दन...

MR. DEPUTY-SPEAKER: You may continue your speech tomorrow.