

Choudhary keeps his mouth shut so that nobody can put words into his mouth.

अध्यक्ष महोदय : वह आपके दोस्त हैं, उस हिसाब से कहना चाहें तो कहिये।

I can't say anything about this.

श्री अटल बिहारी वाजपेयी : हम आपको समझा लेंगे और आप हमको समझा लेंगे, लेकिन गनी खाँ चौधरी को कौन समझायेगा ?

अध्यक्ष महोदय : वह इनके मित्र हैं।

(Interruptions)

SHRI BUTA SINGH : Sir, these remarks made by Mr. Indrajit Gupta must be expunged from the proceedings. He has no right to say this.

SHRI INDRAJIT GUPTA : You said that somebody put words into his mouth. That is why I said so.

(Interruptions)

— — —

12.32 Hrs.

CALLING ATTENTION TO MATTER OF URGENT PUBLIC IMPORTANCE

Reported missing of Current and Saving Bank accounts ledgers/Cash books containing records of accounts worth over rupees 30 crores from Bank of India Branch, Calcutta

श्री राम विलास पासवान (हाजीपुर) : अध्यक्ष महोदय, मैं अविलम्बनीय लोक महत्व के निम्नलिखित विषय की ओर वित्त मंत्री जी का ध्यान दिलाता हूँ और अनुरोध करता हूँ कि वे इस सम्बन्ध में अपना वक्तव्य दें—

“बैंक आफ इण्डिया की कलकत्ता शाखा से चालू और बचत बैंक खातों के लेजर्स / रोकड़ बहियों के, जिनमें 30

करोड़ रुपयों से अधिक के खातों के रिकार्ड हैं, गुम हो जाने के समाचार और इस मामले में सरकार द्वारा की गई कार्यवाही।”

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : Mr. Speaker, Sir, Calling Attention Notice appears to be based on a newspaper item in a paper published from Calcutta dated February 21, 1984, regarding missing current and savings bank account ledgers/cash books from the Bank of India Branch, Calcutta.

2. The facts of the case are that a theft of some old ledgers/books from the Chittaranjan Avenue Branch of the Bank of India was detected on 9.2.1984. The Bank immediately reported the case to the local police and an FIR was lodged. The local police have registered a case and apprehended three persons, viz., S/Shri Ramji, Kalu Shaw and Bijay Pandey who have subsequently been released on bail. Shri Bijay Pandey is the minor son of Shri Dayaram Pandey, Head Peon working in the said Branch. Investigations are in progress and some lost records have since been recovered.

3. The Bank has reported to Government that total deposits of the Branch are of the order of about Rs. 3 crores and the question of loss of records worth over Rs. 30 crores, as reported in the press, does not arise. Further, the Bank has also confirmed that no current ledgers/books are lost and no loss to any of the Bank's customers is apprehended.

श्री राम विलास पासवान : अध्यक्ष महोदय, मंत्री महोदय ने जो जवाब दिया है—यह ध्यान आकर्षण प्रस्ताव है और ध्यान आकर्षण प्रस्ताव जब भी होता है तो वह लोक-महत्व के विषय की ओर होता है तथा उसमें पालिसी इन्वाल्वमेन्ट भी होता है। मैंने इसी सदन

[श्री राम विलास पासवान]

में आधे घंटे की चर्चा भी उठाई थी तथा उस समय भी मंत्री महोदय ने यह कुबूल किया था और दूसरे सदन में भी माना था कि इस देश में खास कर नैशनलाइज्ड बैंकों में बड़ी मात्रा में धोखाधड़ी हो रही है। मैंने उस समय भी जो दूसरे सदन में एक कमेटी बनी थी, वह सभा पटल पर रखने जाने वाले पत्रों संबंधी कमेटी थी तथा जो इरा सेजियन कमेटी के नाम से प्रसिद्ध है, उस कमेटी ने राष्ट्रीयकृत बैंकों में जो धोखाधड़ी होती है, किस तरह से एकाउन्ट्स मेन्टेन नहीं होते हैं, उनके बारे में पूरी रिपोर्ट दी थी और मैंने उस सम्बन्ध में उस समय काफी विस्तार से चर्चा की थी। मुझे दुख के साथ कहना पड़ रहा है कि मंत्री महोदय ने उस समय सदन को जो आश्वासन दिया था, उस आश्वासन के बावजूद भी घटनाओं में वृद्धि होती चली गई है। दूसरे सदन में 15 नवम्बर, 1983 को जो प्रश्न पूछा गया उसके मुताबिक 1981 में धोखाधड़ी की घटनाओं की संख्या 1981 थी, जो 1982 में बढ़कर 2065 हो गई। आप देखेंगे कि जो रुपया धोखाधड़ी के मामले में इन्वोल्व्ड है, वह 1981 में 20.34 करोड़ रुपये, 1982 में 19.44 करोड़ रुपये और 1983 का जो 30-6-83 का आँकड़ा उपलब्ध है, वह 1165 करोड़ रुपये है। यदि इसको डवल कर दें, तो यह संख्या बढ़कर लगभग 2500 करोड़ हो जाती है। इसी तरीके से जहां 1981 में 1891 घटनाएं घटी हैं, वहां 1982 में 2065 घटी और 1983 में बढ़कर ये 2500 के करीब हो गई। इस तरह से आप देखें कि घटनाओं में वृद्धि हो रही है। डकैतियों के सम्बन्ध में मंत्री महोदय ने अपने जवाब में बताया था कि 1982 में जहां 77 घटनाएं घटीं, वहां 30-9-83 तक 69

घटनाएं हो गई थीं। इसका मतलब यह हुआ कि डकैतियों में भी वृद्धि हुई है। अब जहां एम्पलाइज के एम्प्लायमेंट का सवाल है, 1981 में 450 एम्पलाइज इन्वोल्व्ड थे, वहां 1982 में उनकी संख्या 608 हो गई। इस तरीके से आप देखेंगे कि चाहे बैंक रोबरीज का मामला हो, चाहे धोखाधड़ी का मामला हो, इन घटनाओं में वृद्धि हो रही है और इनमें बैंक एम्पलाइज का हाथ का है। इस बारे में इस सदन में चर्चा होती रही है और दूसरे सदन में भी चर्चा होती रही है और जब मैं पिछली रिपोर्ट को देख रहा था तो पुजारी जी ने इसी सदन में जो बातें बताई थीं, यदि उन्हीं बातों पर कोई कार्यवाही होती, तो मैं समझता हूं कि निश्चित रूप से अगर इन घटनाओं को बिल्कुल नहीं रोका जा सकता था, तो कम से कम उनमें कमी लाई जा सकती थी।

12.42 hrs.

[Mr. DEPUTY-SPEAKER in the Chair]

जब बैंकों का राष्ट्रीयकरण हुआ था, तो उस वक्त जो उद्देश्य रखे गये थे, वे बहुत अच्छे थे। यह पब्लिक मनी है और लोगों की खून-पसीने की कमाई है जोकि लोग बैंकों में जमा करते हैं। 1969 में जो बैंकों का राष्ट्रीयकरण हुआ था, तो उसमें यह उद्देश्य रखा गया था :

“बैंकिंग पद्धति का सम्बन्ध लाखों लोगों के जीवन से है और इस कार्य में व्यापक सामाजिक उद्देश्यों को सामने रखते हुए कृषि, लघु उद्योगों और निर्यातों के त्वरित विकास, रोजगार स्तर का बढ़ाया जाना, नये उद्यम-कर्त्ताओं को प्रोत्साहित और पिछड़े क्षेत्रों के विकास जैसी राष्ट्रीय प्राथ-

मिकताओं तथा उद्देश्यों को पूरा करना है। इस प्रयोजन के लिए यह आवश्यक है कि सरकार बैंकिंग सेवाओं के लिए विस्तार तथा विधिकरण और बैंकिंग पद्धति के अधिकांश भाग के कार्य की सीधी जिम्मेवारी अपने ऊपर ले ले।”

इस तरीके से आपने अपने ऊपर इस जिम्मेवारी को लिया है।

MR. DEPUTY-SPEAKER : Please speak a little slowly. If you speak fast, we do not get the interpretation from the interpreters.

श्री राम विलास पासवान : उपाध्यक्ष महोदय, मैं तीसरी बात यह कहना चाहूंगा कि यह जो बैंकों में धोखाधड़ी होती है, उसके लिए बैंकों में जो एकाउन्ट्स मेन्टेन किये जाते हैं, क्या उनका एक्सटरनल आडिट होता है और क्या प्रति वर्ष इस तरह के आंकड़े रखे जाते हैं कि पुराने रिकार्ड्स कितने सालों के हैं। यह जो लेजर्स का सवाल है, इसमें सरकार को स्वयं पता नहीं है कि कितने इनके पास इस तरह के पुराने रिकार्ड्स हैं। इन्होंने अपने जवाब में कहा है :

“बैंक ने सरकार को सूचित किया है कि शाखा की कुल जमा राशि लगभग 3 करोड़ रुपए है और इसलिए जैसा कि समाचार पत्र में छपा है, 30 करोड़ रुपए से अधिक मूल्य के रिकार्डों के खोये जाने का सवाल पैदा नहीं होता। इसके अलावा, बैंक ने इस बात की पुष्टि की है कि कोई चालू बही/पुस्तक नहीं खोई है।”

चालू बही/पुस्तक नहीं खोई है, तो इसका मतलब यह है कि पुरानी बही/पुस्तक खोई है। मैं मंत्री महोदय का ध्यान दो-तीन बातों की-

और आकर्षित करना चाहूंगा। पहली बात तो यह कि अभी कुछ दिन पहले रिपोर्ट में निकला था और पेपर में भी आया था। ये जो बैंकों में धोखाधड़ी चल रही है यह बड़े पूंजीपति, उद्योगपति और बैंक आफिसर्स की सांठगांठ से चल रही है। उस रिपोर्ट के मुताबिक बड़े-बड़े उद्योगपति एक करोड़ से ज्यादा कर्जा ले सकते हैं। जून 1982 तक 439 बड़े उद्योगपतियों के ऊपर 1728 करोड़ रुपया बकाया था और जबकि 1981 में इनके यहाँ बकाया 1453 करोड़ रुपए था। 1982 में यह बढ़कर 1728 करोड़ हो गया। अब ये बैंक से रुपया लेते हैं, 5 परसेंट का इनका शेयर है और 5 परसेंट बैंक से रुपया लेकर अपने शेयर में लगाएंगे, उधर शेयर्स की खरीद-बिक्री करेंगे। अपना इनके पास कुछ नहीं है लेकिन सारा का सारा पैसा पब्लिक मनी का लेकर के सारा का सारा पैसा बैंक से लेकर अपनी पूंजी को बढ़ाने का काम करते हैं। दूसरी तरफ स्माल यूनिट्स इस देश में 26973 हैं और उनके यहाँ बकाया 393 करोड़ रुपया है। 439 बड़े उद्योगपतियों पर बकाया है 1728 करोड़ रुपया और 26973 छोटे उद्योगपतियों पर बकाया है 393 करोड़ रुपया। इसका कारण क्या है ?

कुछ लोगों से बातचीत में पता लगा कि स्माल यूनिट्स को 40 परसेंट पैसा तो दे दिया जाता है जिससे वे अपने प्रोजेक्ट का काम कर सकते हैं लेकिन जब बाकी आगे का काम करने के लिए 60 परसेंट लेने के लिए जाते हैं तो उनसे रिश्वत आदि के रूप में नाजायज रूप से पैसे की मांग की जाती है। जब उस यूनिट को छोड़ना चाहते हैं तो उनके सामने समस्या होती है कि इस 40 परसेंट को कहाँ से रिटर्न कर। यूनिट तो सिक हो गया।

MR. DEPUTY SPEAKER : Come to the point. Put the question. Sufficient background has been prepared.

SHRI RAM VILAS PASWAN : I am always to the point.

MR. DEPUTY SPEAKER : But you are not on the point relating to Calling Attention.

SHRI RAM VILAS PASWAN : Sir, if you listen to the translation, you will understand.

जब 40 परसेंट रिटर्न करने की बात आती है तो अधिकारियों की सांठगांठ से सारे का सारा मामला रफादफा कर दिया जाता है, रजिस्टर खत्म कर दिया जाता है। इस तरीके से काम हो रहा है।

तो मैं कह रहा था कि कैसे ये बीमारी पैदा होती है इसको आप देखें।

एक बात और मैं आपसे इस सम्बन्ध में कहना चाहता हूँ। अफसर पर तो आप रोक सकते हैं। लेकिन सरकार स्वयं घोखाधड़ी करे तो उसको कैसे रोक सकते हैं। अभी क्रेडिट मेला लगाया गया।

SHRI ATAL BIHARI VAJPAYEE :
He is Minister for Credit Mela.

श्री राम विलास पासवान : दिल्ली के अन्दर 40 करोड़ रुपया बाँट दिया। दूसरी जगहों पर भी बाँट रहे हैं। यह पैसा किसको दिया जा रहा है। यह रुपया पार्टी प्रोटेक्शन के लिए दिया जा रहा है। पार्टी कार्यकर्त्ताओं को किसी को ट्रक पर लाकर और किसी को रिक्शे पर लाकर यह रुपया दिया जा रहा है। किसी गरीब हरिजन या आदिवासी को

यह रुपया नहीं दिया जा रहा। इलेक्शन परपज के लिए यह रुपया दिया जा रहा है। जब करोड़ों रुपया इस तरह से बाँट देंगे, जिनका कोई हिसाब-किताब नहीं है, कोई वापिस करने वाला नहीं है तो नतीजा क्या होगा। जब आप 40 करोड़ रुपया दिल्ली में इस तरह से बाँट देंगे तो अफसर 100 करोड़ रुपया बाँट देगा। यहाँ से बीमारी पैदा होती है। मैं मंत्री महोदय से पूछना चाहूँगा कि यह 40 करोड़ रुपया किस आधार पर बाँटा गया। क्या कोई कमेटी बनाई गई थी? क्या कोई पंचायत कमेटी गाँव की थी, किसी से रिपोर्ट ली थी कि किसको पैसा देना है। कौन गरीब, हरिजन, आदिवासी है। किसको पैसा देना चाहिए। ऐसा कुछ नहीं किया गया। जो वर्कर है, झंडा लेकर घूमेगा वह गरीब हो गया और हम लोगों के पास जो वर्कर हैं या देश में जो गरीब हैं उनको कोई देखने वाला नहीं है। इस तरह से यह बीमारी पैदा हो रही है। इसलिए मैं मंत्री महोदय से कहूँगा कि गरीब, कमजोर वर्ग, हरिजन, आदिवासी को पैसा दीजिए। निश्चित रूप से उसको पैसा देना चाहिए, बहुत ज्यादा तकनीकी दृष्टिकोण न अपनाया जाए। गलत आदमी के हाथों में पैसा न जाकर सीधा उसके पास पहुँचना चाहिए। मेरा चार्ज है कि सरकार आगामी इलेक्शन की वजह से ही पब्लिक मनी का दुरुपयोग कर रही है। लोगों की गाढ़ी कमाई अपने वर्करों के बीच में बाँटने का काम कर रही है। इससे आप गरीब को कोई फायदा होने वाला नहीं है। इसके बाद मैं बोर्ड आफ डाइरेक्टर्स के बारे में कहना चाहूँगा। जिनको पैसा लेना होता है, वे ही बड़े-बड़े पूंजीपति बोर्ड आफ डाइरेक्टर्स में होते हैं। उनके लिए कोई कानून नहीं है। कुछ दिनों बाद उनका सारा मामला

रफा-दफा हो जाता है। मैं मंत्री महोदय से पूछना चाहता हूँ कि क्या आपने बोर्ड आफ डाइरेक्टर्स में किसान, गाँव या कोई शेड्यूल्ड कास्ट्स का प्रतिनिधि रखने की पालिसी बनाई है? उसका मापदण्ड क्या है?

श्री गिरधारी लाल व्यास (भीलवाड़ा) : प्रतिनिधि तो सब हैं, लेकिन ढंग के नहीं हैं।

श्री राम विलास पासवान : मंत्री जी इस बात को बताएं कि समाज के प्रत्येक तबके के लोगों को इसमें सम्मिलित करके जो समाज की व्यापक पिकचर है, उसको सामने रखने का काम करेंगे। इनका बीस सूत्री कार्यक्रम में एक लीडिंग कारपोरेशन का मामला है। अभी तक यह नहीं पता चला कि यह क्या चीज है? इसमें लोगों को छूट वगैरह की फॅसलिटी मिलती है। पिछली बार मंत्री महोदय ने कहा कि हम कम्प्यूटराइज्ड करेंगे और विपक्षी दल के लोग इस बात को मान लें कि एम्पलाइज का रिट्रेन्चमेंट नहीं होता है। मैं कहना चाहता हूँ कि आपके पास अप-टू-डेट आंकड़े नहीं हैं। अगर आप से कुछ मैं पूछूंगा तो आप कह देंगे कि मैं बाद में बता दूंगा। विदेश में बैंकिंग डिपार्टमेंट कितना प्रोग्रेस पर है, इसके बारे में आपको पता है। वहाँ सारा अप-टू-डेट हिसाब रहता है। लेकिन आपके यहाँ लेजर-बुक का ही पता नहीं चलता। आपने कम्प्यूटर सिस्टम के बारे में बताया था। उसके बाद क्या प्रोग्रेस हुई, यह आपने नहीं बताया। मंत्री जी बैंकिंग डिपार्टमेंट में हैं, इनको काफी जानकारी है। ये कभी-कभी सरप्राइज बैंकिंग भी करते हैं। इसलिए, मैं मंत्री जी से पूछना चाहूँगा कि धोखा-धड़ी में जो वृद्धि हो रही है, उसको रोकने के लिए कौन-कौन से कदम उठा रहे

हैं। चपरासी और क्लर्क को सस्पेंड करने की बात तो की जाती है। लेकिन बड़े पैमाने पर जो करप्शन होता है, करोड़ों-अरबों रुपए का पता ही नहीं चलता, इन सारी बुराइयों को रोकने के लिए क्या कदम उठाए जा रहे हैं? क्या सरकार हाऊस को पूरी जिम्मेदारी के साथ आश्वासन दे सकती है कि भविष्य में इस तरह की घटनाएं नहीं घटेंगी। लोगों का विश्वास बैंकिंग के ऊपर से उठता जा रहा है, क्या सरकार उसको वापिस प्राप्त कराने का प्रयास करेगी?

SHRI JANARDHANA POOJARY : At the outset I may submit that the Hon. Member has touched the entire gamut of the functioning of the Banking sector and he has put a number of questions.

MR-DEPUTY-SPEAKER : A refresher course for you.

SHRI RAM VILAS PASWAN : And I have not put all the questions.

SHRI JANARDHAN POOJARY : I fully share the concern of the Hon. Member. If he had put all these questions in the discussion on Budget, I would have replied all those questions. Today also I am in a position to answer the questions but it will take time.

MR. DEPUTY-SPEAKER : I do not know whether he gets a chance in his party to speak.

SHRI JANARDHAN POOJARY : So far as this Calling Attention is concerned, it is a simple Calling Attention regarding the theft of some records of one of the branches of the Bank of India in Calcutta.

The answer also is very clear, that a boy aged about 14 years, who is the son of a Head Peon of the Branch, committed the theft of old records, that 90

[Shri Janardhanan Poojary]

per cent of those records stolen were liable to be destroyed and this particular branch was opened in the year 1969 and most of the records were not destroyed. They were kept in a loft between the ceiling and the first floor and some of the records which were stolen were found behind that place, and the boy has made a confession—which may be called extra a judicial confession—and the boy has confessed that he has been doing it for the last six months, that he was selling them to...pheriwalas, and according to his confession—and even according to the allegation also—he was selling some one or two old books, and he was getting some amount. He has been doing this, according to the F. I. R. or investigation report, whatever it is called, and the old records have also been recovered. Now, what is the report? The Press reports say that the amount involved is to the tune of Rs. 30 crores. No. The entire deposit of the bank itself is to the tune of Rs. 3 crores. Now, we can see whether any loss has been caused to any body including to the customers. And some books could be reconstructed with the aid of the vouchers and other records which are intact. So, I do not think that there is any need for panic. There can be no panic in the minds of the people and this is a simple case.

So far as the investigation is concerned, already the F.I.R. has been launched and the case has been registered. The Police are investigating, and an internal or departmental inquiry is also going on. So, this is a simple case of theft. My hon. friend has raised so many points regarding the functioning of the bank. I also share the concern of the Hon Member and in fact we wanted to introduce some efficiency. Now, for your information I have been telling, and I am repeating today also, that so far as the programmes under the 20-Point Programme are concerned, the 20th point is that we have to improve efficiency in the working of the public undertakings and enterprises.

What is the duty of the Minister? What is the duty of the Government? When the Members of the Opposition Parties and even some of our own party Members offer criticism or give suggestions, we consider them. Often we are criticised and asked what the duty of the Minister is or what the duty of the Government is, whether the Government has to act or not.

Now, he has mentioned about the credit melas also and asked for what purpose the credit melas are being conducted.

13.00 hrs.

There is a criticism today and he has also raised that point that the benefits are not reaching the weaker sections of society, particularly the Scheduled Caste and Scheduled Tribes, that there is an element of corruption and there are middle-men also, and that guidelines are not being followed by the banks. I will satisfy the Members as to why these credit melas are being held. Many of the Hon. Members' the representatives of the people and many of the Ministers also do not know about the benefits that are flowing from the banking sector. So, we have to educate the weaker sections particularly the Scheduled Castes and Scheduled Tribes. For that purpose, we are holding public functions to educate the people. What had happened in 1981-82? I paid *incognito* visits and also saw the functioning of the banking sector. I paid surprise visits to more than 200 branches in the country. What is the result? In the IRDP we had to give from the banking and cooperative sectors Rs. 600 crores. We have to pay Rs. 3000 crores in five years. We had to pay from the budgetary allocations Rs. 1500 crores i.e. on 50 : 50 basis, as subsidy 50% from the Central Government and 50% from State Government. That is the scheme. After taking over this portfolio we went through the earlier performance of the banks. In 1980-81 we had to give Rs. 600 crores, but the

banking sector could not reach the target. It could give only Rs. 289 crores. In the second year i.e. 1981-82, they could give only Rs. 467 crores. What has the Minister to do? We have to see that this amount is given to the weaker section. These credit melas were not introduced after my coming to this Ministry. It had been held earlier also in a small way. Before coming to Delhi I have been moving throughout the country. I visited Orissa, UP, Rajasthan, Andhra Pradesh, Karnataka and other places. What is the purpose of having this mela? We have to see whether it reaches the weaker sections. The Hon. Members can see with their own eyes whether it reaches the weaker sections or not. If wrong people have been identified they can bring this to the notice of the Government. Here for that purpose the local administration has to identify the weaker section under IRDP and DRDP. Now, whom these loans are meant for? These are for the weakest among the weaker. They are not in a position to pay back that amount. These people are not in a position to earn their livelihood. Their living condition is the worst.

What I want to say is, it may be expunged also, that they are living below the poverty line, they are not in a position to pay back the amount at the time of the identification. They should be identified; that is the programme. Why? Because 31 crores of people today are living below the poverty line in India. We have given them the promise. When we are going to the people, when we are going to the voter, we are telling them that we are trying to remove the poverty. But when the poor comes to us should we forget them? No, we have not to give up the programme, we have to help those people, otherwise the poverty will be perpetuated in this country. There is lot of resistance coming from the banking sector. What is the traditional banking in this country? They do not want to give to those people who are poor, they want to give to the people who are in a position to pay back that amount. This is not the purpose of the IRDP, this is not the purpose of DRI Scheme. We

have to search those people who are not in a position to pay back the amount. This amount has to be given to those people, the poorest among the poor. The bank people should monitor it. They should guide them and this amount should be given to them and out of it the poorer sections must be in a position to generate income and out of that income, they have to pay back that amount. That is the purpose. Is that approach there in the banking people? No, that approach is not there. For that the Government has come forward with one programme for those people, for those who are not in a position to furnish a surety, who are not in a position to give any land as security. The banking tradition is that they want surety, they want security. Even before nationalisation also that was the tradition. If you are not having any surety or security, bank loan cannot be given to you. The result was that the poorest man had to go to some body, some rich man, he had to beg of him, he had to touch his feet and he had to drag him to the bank premises. That was the position earlier. But the Government has now come forward with a programme that no surety or security up to Rs. 5,000 for productive purposes is required from the weaker sections in order to help them. But what is happening today. These guidelines are not being followed.

Now I am coming to the banking people's attitude and other things. They do not want to give them anything. They say, no, we cannot give. The poor man is not in a position to enter the bank premises. We have to see that this amount is given to that poor man and that also in public. The people of this country should also know that this programme is being followed up. Even the banking people should be clearly told in the public meeting that no violation should take place and the amount should reach the weaker sections. That is our intention. Even if there is a violation or any element of corruption, that should be known to the public. Allegations have been made.....(Interruptions).

MR. DEPUTY SPEAKER: To such

meetings you are also inviting the local MPs and MLAs.

SHRI JANARDHANA POOJARY : I will come to that also, Sir. About the application I may tell you that any person can forward the application. It is not a crime. It may be from the Hon. Member's party. Even during this Delhi mela, we have got the records to show that people recommended by BJP people were also given.

Now I will come the scrutiny part. It is not that any citizen of this country can do that. You forget that I am a Minister or for a moment you forget that you are Members of Parliament. You are residing in one locality and you are surrounded by the weaker section. Some persons who do not know the procedure, who are illiterate, will come to you. As a citizen if you just forward their applications to the bank that is not a crime. But you do a crime if you are going to scrutinize it. Scrutiny and verification will be done by the banking people. It is their jurisdiction. It is not the jurisdiction of any body else. Why this question has arisen is because an Hon. Member from our Treasury Benches was invited to Delhi and through him the distribution was made.

I may say for your information that I toured throughout the country and I attended so many melas. Even Members of Parliament and MLAs those belonging to the opposition parties including BJP and Janata, have distributed it through melas. To distribute it like that is not a crime. I have called the poorest among the poor from the crowd, the harijans or people from the Muslim community, to come to the dais and distributed it through them also. I have called journalists to the dais and through them also I have distributed it. It is not a crime. But, so far as verification is concerned, it is the responsibility of the bank, which has to properly identify them and scrutinise the documents. That is how the scheme is functioning.

If there is any element of corruption, action has to be taken against that. The Minister also receives a lot of complaints. I have become the most unpopular person in the banking sector for doing this. A charge is levelled and I am also blamed. But I have not uttered a single word against it. Members who are voracious readers would have read in the newspapers the charge that the Minister is doing all these things. It is the mischief played by some of the people in the bank who want to scuttle this scheme. I do not blame all the people in the banking sector; there are some good committed people in the banking sector. At the same time, there are some blacksheep. We have to identify them and take action.

In Bidar there was a large crowd and I was explaining to the people that these are programmes meant for the weaker sections, who have to assert themselves. While we cannot satisfy all the people, the object of the programme is to identify 600 families per year per block. When I was explaining the programme, some people from the crowd got up and said "You are talking about this scheme, but you do not know what your office or bank people are doing; we have been asked to furnish security even though the amount asked for is for a productive purpose; you are shutting your eyes and ears to that". Then I asked one of the poorest among the poor to come near the dais and asked him to explain his difficulty. He said that he had been asked to furnish a security. In reply to my question, he named the bank. I called for the manager of the bank and asked whether it was true that he had been asked to furnish a security. The manager admitted that it was so. Then I invited his attention to the guidelines of the Reserve Bank and the circular of the Government of India which say that security should not be asked for and asked him whether it was not a violation. He admitted that it was so. When I told him that he had committed an injustice to these poor people, he said, "Yes, Sir". In the meeting which I addressed, there was tension and I said that

an inquiry will be ordered or he has to apologise. The choice is his.

MR. DEPUTY-SPEAKER : Did you take any action against the manager for dereliction of duty ?

SHRI JANARDHANA POOJARY : I told the meeting that either I would order for an inquiry, according to the democratic procedure or I would ask the manager to apologize to the party, the choice was his-which he did.

MR. DEPUTY-SPEAKER : We saw it in the papers.

SHRI JANARDHANA POOJARY : In my constituency in Mangalore, distribution has taken place. After that, I went to the circuit house. Some members belonging to the poorer section came rushing to the circuit house. They were in an agitated mood. I enquired of them the cause for their agitation. They replied; "Sir, one of us asked for a loan of Rs. 3,000 and another Rs. 2,600 for running shops; we have been granted Rs. 300."

That has to be paid back in three instalments within three months. Now, what has Minister to do ? What are you expecting from him as a Minister ? You immediately contact me for swift action. You don't want delay. So, I immediately contacted the Managing Director at Bombay and asked him what his people were doing. Are they not committing a fraud on the people ? I asked. I told him not to do that. I asked him to make an inquiry and if it is found it is correct, then to shift those people immediately. An inquiry was made and he was shifted. And for that I am blamed and you, the Opposition parties, are criticising me. Have you raised a single word in support of the action ? Is there any statement given from you in any paper that you are supporting it ? On the contrary, I was blamed.

Now, I will just pose one question.

Can you and can I say to whom my wife has voted ? I cannot say. Similarly, can you say to whom your wife has voted ? No, you cannot say. We have to believe the statements of our wives to whom they have voted. Similarly, you cannot say which person of the society has voted for whom. In 1977 we had been thrown out of power, particularly in Northern India. And you know how many seats we got and what was the margin you got. The very same people in 1980 also threw you out. Can you dub them as your voters or anybody else's voters ? No body can say that. They only see whether we have been able to see that the benefits have reached to the weaker sections of the society or not, whether we have been able to ameliorate the conditions of the weaker sections of the society. No body can guarantee that they will vote for this man or that man. They will decide on the basis of our performance. Some people have been saying that the programme is only on paper and implementation is required today. And when we get a clarification to find out how much implementation part has been done, you don't relish it. But we cannot help. Now, throughout the country it is being done. People belonging to the weaker sections, particularly the Scheduled Castes and Scheduled Tribes do not know what is the benefit they can get. So, we are explaining to them how they can secure the benefits from the banking sector. For their information certain exhibitions have been arranged and persons who have secured benefits are brought and they explain how they have been able to get the benefit.

Now, regarding the fraud. You wanted the Minister to take action. It is the duty of the Government to find out what had happened. Because of our checks and cross-checks, inspections and other things frauds are coming to light today. In 1979, in Gandhinagar, in Gujarat, a Clerk in the State Bank of India had defrauded to the tune of 3.50 crores. And one lady in Delhi defrauded to the tune of one lakhs and odd. Because of this system of checks and cross-checks

[Shri Janardhana Poojary]

this has been brought to the light and the Government is taking action. Now, here also you have pointed out irregularities in the functioning. We have convened a meeting in the month of March wherein we are going to discuss about ways to prevent such frauds and to find out how best can the banking sector give its service to the people of this country. That is our attempt. But you have also got some responsibility. There you can tell your Members to cooperate in the implementation of these programmes. For your information, Shri Paswan, an advertisement appeared against me put out by an association from the Banking Sector which charged that we were frittering away the public money. In what way are we doing that? What we are doing is implementation of the programme to help ameliorate the conditions of the weaker sections of the society. You rightly said when the money was locked up with the large-scale industries, nobody questioned. Even bank people did not give the advertisement.

They kept quiet. They gave the answer saying that it is the management that is doing. No. At every stage, for your information, from bottom to top, the bank manager has to recommend, the Regional Manager has to recommend, the Divisional Manager has to recommend, the General Manager has to recommend and the Executive Director has to recommend. I tell you the involvement of everybody in the management is there. Nobody is talking about it there. When we are giving loans to weaker sections, when we are implementing the programme, everybody is raising the cry and some of you people are there who are committed. Just extend the cooperation and that is required today.

So far as the other things are concerned, I have answered them. Thank you.

MR. DEPUTY-SPEAKER : There are three more Hon. Members to speak and I think we will complete it very early,

and I would like that both sides should not take more time. We will complete and take our lunch.

Mr. Rawat, since Mr. Satish Agarwal wants to go early, I will call him first and call you next.

SHRI SATISH AGARWAL (Jaipur) : I have got one request, Sir. I have to go to the Supreme Court to attend to my election petition. So, I would request my friend, Mr. Harish Rawat, to give me precedence to ask a few questions. Mr. Banatwalla is not present here. So there is no problem.

MR. DEPUTY-SPEAKER : Yes, I have permitted. He has given it in writing.

SHRI SATISH AGARWAL : Mr. Deputy-Speaker, Sir, I am thankful to the Hon. Deputy Minister, Mr. Janardhana Poojary, for giving such detailed information about the functioning and malfunctioning of the banking system in our country. I have praised him on earlier occasions also. He has been very bold, very dynamic and very efficient, very smart, taking lot of pains. I have said so on earlier occasions also and I have no hesitation in repeating it now. He is out of the whole lot or he is one for whom I have got great appreciation, and I am one particularly who will say day a day and night a night across party lines.

MR. DEPUTY-SPEAKER : He is a good Minister belonging to your caste because you were also the Finance Minister.

AN HON. MEMBER : We have also praised him.

SHRI SATISH AGARWAL : Sir, as a matter of fact, Mr. Poojary has himself extended the area of discussion so far as this Call Attention motion is concerned and probably under certain compulsions because certain questions

were posed by Mr. Ram Vilas Paswan which were not called for or were not arising out of this Call Attention motion. But anyway, because he has raised those questions, Mr. Poojary thought it fit to reply to them.

MR. DEPUTY-SPEAKER : Who knows ? Both of them are progressive young men, they would have understood each other.....

(Interruptions)

SHRI SATISH AGARWAL : That is why I did not take any objection while he was speaking because those points were not relevant to the Call Attention motion, but were relevant otherwise, and were important otherwise.

Sir, I do not know, but one particular important aspect of the matter which he has just stated while replying to the Call Attention motion is that the Party made promises at the time of elections that 'we will do this and that for the weaker sections of society' then why should not the Party do that ? I am happy to note that at least now that promise is being fulfilled. They have revised the definition of the 'weaker sections' also. Now, according to the latest Circular No. 4/PSLB/84, which has been issued by the Punjab National Bank, which is a priority sector and lead bank division in New Delhi, on 10th January 1984, the revised definition reads as under :

"The revised definition of "Weaker Sector" and the sub-targets refixed for advances to this sector were communicated to all offices vide H.O. Circular No. 17/PSLB-83 dated 30.3.1983. According to the new definition, "Weaker Sector" now comprises of :

- (a) Small and Marginal Farmers with land holding of 5 acres and less, landless labourers, tenant farmers and share croppers.
- (b) Artisans (irrespective of location), village and cottage indus-

tries, with limits upto Rs. 25000/- in village and small towns with population not exceeding 50000/- involving utilisation of locally available natural resources and/or human skills.

(c) I.R.D P. beneficiaries.

(d) Scheduled Castes and Scheduled Tribes.

(e) D.R.I. beneficiaries.

Sub-targets fixed for this sector under priority sector are 25% of total Priority Sector Advances and 10% of total credit to be achieved by March, 1985."

The definition of the weaker sector has been communicated to all the Bank branches subordinate to all the nationalised banks vide their Circular dated 10th January, 1984. According to this definition, even all landless labourers, tenant farmers and share croppers irrespective of the limits so far as the land holding is concerned, they are all included in it and they are all entitled to it. Small and Marginal Farmers with land holding of 5 acres and less and all other landless labourers and the tenant farmers and share croppers. Everybody is now within that particular category apart from I.R.D.P. beneficiaries, Scheduled Castes and Scheduled Tribes D.R.I. beneficiaries. The area has been widened very much. Will you kindly let us know what was the target for the year 1983-84 ? What were the figures earmarked by the Government and distributed by the Government to all these weaker sections of society which are now in this definition during the year 1983-84 ? What is the target for the year 1984-85 ? Why was there a shortfall in 1983-84 ? I shall be thankful to you for giving these figures. I am asking these figures because your memory is very strong and your memory is just like a computer. You just gave immediately so many figures with regard to number of banks, their deposits and so on and so forth. That

[Shri Satish Agarwal]

is why I have posed that particular question. Has the Government received complaints like the one which you mentioned in Karnataka—sanctioned Rs. 2,600/- or asked for Rs. 2,600/-, being given Rs. 300/-? Have you received complaints with regard to corruption while in the distribution of these amounts? Throughout, the Government must have received complaints from the Opposition, from the ruling party that instead of paying Rs. 5,000/- they are paying Rs. 3,000/- having Rs. 500/- commission here or there. Are there certain complaints? What sort of action the Government takes? Are you referring them to the respective banks or to the Reserve Bank or do you issue any guidelines to check corruption in the distribution of this amount to the weaker section? The weaker section is not competent to come to you. They are not competent even to approach the Members of Parliament. They are living in small village jhuggies and hutments. They will go to bank, have some money whatever is paid to them, consume that and go home. They will never go to the Members of Parliament or to the MLAS for complaining. They are so contended people in India कि वे कहते हैं कि भाग्य में जितना लिखा है, वह मिल गया और इतना जो मिल गया है, वह ठीक है।

Has the Government received such type of complaints? If so, what mechanism you have evolved with regard to enquiry? Can you give any figures with regard to action taken in this particular behalf against the erring officers or Managers? Simply transferring or shifting is not sufficient? If you can give certain figures with regard to that, that will be much better and that will be very much appreciated.

MR. DEPUTY-SPEAKER : You have got some work in the Supreme Court?

SHRI SATISH AGARWAL : I am just going.

Now you have shown great anxiety,

which I appreciate, for the weaker sections, no doubt, and you have said something about the collusions in between the bank officials and big business houses. There is no doubt about it. Has it come to your notice? There is something laid down in the Banking rules and regulations I am also aware of it—Rs. 100 crores has been given to Settias in London by our banks. You must have that cutting. They are involved in forgery and all that. Their ships have been detained. They have been bailed out. There are cases registered against them. Even then, your bank managers are urging the Reserve Bank to give them assistance and aid and do all that. Are such transactions abroad also? If you can right now enlighten me on this issue of the Sethias regarding hundred crores of rupees advanced against their insufficient and inadequate securities, I will be thankful to you. Otherwise, you can write to me later on in this particular behalf as to what is the position.

Sir, I would only end by requesting the Hon. Minister that so far as the particular case in question is concerned, it would have been better if that particular bank would have issued some contradiction at the early stage that Rs. 30 crores are not involved and only Rs. 3 crores are involved and that it was an old record and a case has been registered, probably no call-attention motion might have been come on that particular score. But then, I am very happy to see that the banking industry which was nationalised for the laudable objectives and which was getting corruption institutionalised and the inefficiency associated with the whole banking industry, particularly the nationalised banks, are improving a little. I am happy to see that the young dynamic Minister, Mr. Janardhana Poojary is taking steps and taking keen interest in eradicating corruption from the banking institutions and also the inefficiency from the banking institutions and deterioration in the customer's services from the banking institutions. I wish you all well in the objectives. Please see to it that frauds, defalcations, theft, robberies, decoities, manipulations, devouring notes

while distress old notes and other lot of complaints are reduced. I wish you all well in your sincere efforts. My good wishes are with you. So, whatever light you can throw right now, you can do so. Otherwise, you can send a reply later.

SHRI JANARDHANA POOJARY :
Mr. Deputy Speaker, Sir, I am very grateful to Shri Agarwalji for saying some good words about me. Now, he agrees on certain points. We have got 42,207 branches throughout the country. About 6 and a half lakh employees are working in the banking sector. So far as the new definition regarding "weaker section" is concerned, we have appointed the Ghosh Committee which has gone into all the aspects and submitted recommendations. They have defined the weaker section. The concept of "weaker section" has also been defined and it has been given. Now, by March 1985, we have to give 25% of the priority sector advances to "weaker section" and the actual figures and other things, I will furnish to the Hon. Member later on in detail.

He has also stated about the corruption. These things are being raised. It is not only that there are complaints. The procedure is unless we have got some specific complaints, we can not go into this. Now, in order to overcome all these things, I am moving from place to place and he has correctly put it that the weaker sections are not in a position to state. They are not in a position to say. Most of them are not in a position to say anything. That is why, the Minister is moving. Only for a few days, I was in Delhi during inter-session period this time. I personally moved from one place to another and one State to another. I am putting questions to the people of weaker section openly and calling them to my side also. I am asking them, "Have you parted any amount as bribe"? This has reached and this is reaching the system and when we are asking this, this has created a panic in the minds of the banking sector also. Here is the Minister moving and personally questioning and if somebody says

something, what would happen? In Rajasthan, I put the question to the weaker section. The poorest of the poormen then stood up. I said, "You can tell boldly; you have to assert yourself. If some injustice is caused to you weakers section, you should be in a position to tell. Get up and say : Have you parted with amount?" Then, one man stood up and said : "Sir, I have parted money with one Patwari. He asked Rs. 100 from me for I. R. D. programme. I could not do anything, it was the State Government. A Deputy Commissioner was there. I called him. Immediately, action was taken against that man. The system is there.

I want to make it clear to Hon. Members that there is judiciary in the country. We have to go as per the rules and regulations and as per the provisions of law. Otherwise, we will be blamed tomorrow. When we are moving from one place to another, we are reaching the people. The press is also doing a good job of it. They are also highlighting it. It is reaching the people. Let it not be construed as a glorification or any such thing. When I started paying surprise visits, even if you go and stand in any branch of the Bank and just observe what is happening there, the people will mistake you for me. The bank people have started thinking that it may be Mr. Poojary. I am grateful to the press also for that. To that extent it has gone. Even if Mr. Satish Agarwal goes and stands in any bank and if he just observes what is happening there, they will mistake him for me.

MR. DEPUTY SPEAKER : Poojary is between God and the people. You are correctly doing it.

SHRI JANARDHANA POOJARY :
Like this, we are moving from place to place. We have to combat corruption. Not only that. A lot of resistance is coming from the banking sector. They do not want to do all these things. It has come from the Opposition parties also. My submission is that if we pro-

[Shri Janardhada Pujari]

ceed in this direction, to a certain extent we can succeed. That is my thinking.

So far as the other information that he has asked for is concerned, I will send it to him.

श्री हरीश रावत (अल्मोड़ा) : उपाध्यक्ष जी, कल कुछ माननीय सदस्यों ने और आज राम विलास जी ने मास लोनिंग सिस्टम के बारे में कुछ शंकाएं उठाईं और माननीय मंत्री जी ने बड़े विस्तार से उसका जवाब भी दे दिया है। मैं समझता हूँ, उसके बाद कुछ कहने के लिए नहीं रह गया है। लेकिन, इस सिस्टम से काफी लाभ हुआ है। बेनिफिश-रीज और पूअर-सैंक्शन के लोगों की तरफ से मैं धन्यवाद देना चाहूंगा, क्योंकि उनको काफी लाभ पहुंचा है। मैं अपने विपक्ष के मित्रों से पूछना चाहूंगा कि आज से पहले जब भी उन्होंने किसी गरीब आदमी को ऋण दिलाने की सिफारिश की तो क्या उनकी सिफारिश को टर्न-डाउन किया गया? अगर किया गया तो वे समझ सकते हैं कि अब ऐसा नहीं हो रहा है। आइ०आर०डी०पी० में जितना करप्शन इस समय है, उस करप्शन में अधिकांश भाग बैंकिंग फ्रैक्टर का है। बैंक के पास जब लोगों की एप्लीकेशन जाती है तो उसको किसी न किसी बहाने से दबाने की कोशिश की जाती है। इसलिए, मैं चाहूंगा कि मास-लोनिंग सिस्टम को बढ़ावा दिया जाना चाहिए। जब इस तरह का मेला लगता है तो हमारा व्यय यह नहीं होता कि इससे हमें वोट मिलेंगे। हमारा व्यय रहता है कि आम आदमी को राहत मिले। विपक्ष और पक्ष के जो सदस्य बैंकिंग प्रणाली में शंका जाहिर करते हैं, उनको इस सिस्टम को सपोर्ट करना चाहिए। नेशनलाइज बैंक्स में ऊंचे लेवल पर ऐसे लोग बैठे हुए हैं जो

सरकार के उद्देश्य को इम्प्लीमेंट करने से इन्कार करते हैं। मैं चाहूंगा कि सरकार को ऐसे लोगों पर प्रभावशाली नियंत्रण रखना चाहिए। सरकार जिस नीति को डिक्लेअर करती है, वे उस पर अमल नहीं करते हैं तो उनके खिलाफ एक्शन लिया जाना चाहिए। बैंक की धोखा-धड़ी में जब से जांच करना शुरू किया है तब से स्थिति काफी सुधर गई है। बहुत-सा पैसा बड़े-बड़े पूंजीपतियों के पास होता है। उनसे वह रिकवर नहीं हो पाता। कुछ कानूनी लूप-होल्स ऐसे हैं जिनकी वजह से उनको छोड़ दिया जाता है। मैं चाहूंगा कि बैंड-डैब्ट का डिक्लेरेशन होना चाहिए। रिजर्व बैंक को चाहिए कि वह एनुअली इसको पब्लिश करे और पार्लियामेंट के सामने इसको रखा जाए। बड़े-बड़े इंडस्ट्री-यलिस्ट्स को कितना पैसा दिया जाता है और वह वसूल न होने के बाद बैंड-डैब्ट के रूप में चला जाता है, इस बात की जानकारी जनता को होनी चाहिए। पूअर सैंक्शन को कितना पैसा जाता है, उसके बारे में भी जनता को पता चलना चाहिए। इस समय जो डिफरेंट बैंक हैं उनकी इन्टर्नल आडिट होती है और वह इतनी खराब है कि अकेले स्टेट बैंक के अन्दर केवल 15, 20 प्रतिशत ब्रांचों का ही ओडिट होता है और उसकी रिपोर्ट रिजर्व बैंक की जानकारी तक ही सीमित रह जाती है। मैं चाहता हूँ कि आडिट रिपोर्ट सी० एंड ए० जी० के पास भी लानी चाहिए ताकि पार्लियामेंट की फाइनेन्शियल कमेटी उसको देख सके कि कहाँ पर बैंक की कार्य-प्रणाली में दोष है ताकि उसको सुधार सके। हम लोग यहाँ कभी-कभी काल अटेंशन के जरिये बात कर लेते हैं, लेकिन कभी ऐसा मौका नहीं आता है जब विस्तार से हम बैंकिंग सैक्टर पर विचार कर सकें, जनप्रतिनिधि अपने विचारों को व्यक्त कर सकें। इसलिये

इस संदर्भ में कोई ऐसा तरीका सोचना चाहिये ताकि बैंकिंग सेक्टर पर पार्लियामेंट का प्रोपर नियंत्रण हो ताकि हम अपने अधिकारों का प्रयोग कर सकें।

जितने हमारे बैंक हैं, मेरा सुझाव है कि हर नेशनलाइज्ड बैंक में एक परमानेंट कमीशन होना चाहिए जो यह देखे कि उनकी वकिंग में कहां पर खराबी है और क्यों धोखेबड़ी और रीबरी होती है। जब तक हर बैंक पर परमानेंट कमीशन नहीं बैठेगा, और जिस प्रकार बैंकिंग इंडस्ट्री का काम बढ़ रहा है, तब तक इसकी कार्य-प्रणाली में सुधार करना बहुत असम्भव हो जायेगा। इसलिए मंत्री जी बतायें कि क्या आप कोई ऐसा तरीका निकालेंगे, हमारे सुझाव को मानेंगे कि हर नेशनलाइज्ड बैंक पर एक परमानेंट कमीशन होना चाहिए जो इस बात को देखे कि बैंक में कहां-कहां किस तरह की गड़बड़ियाँ हैं। और जो उस कमीशन की रिपोर्ट हो वह भी पार्लियामेंट के सामने पेश की जानी चाहिए।

इसके अलावा रिजर्व बैंक के विषय में अलग पालिसी है। जो बैंक जिस तरह से रिजर्व बैंक को कनविन्स कर देता है उसके अनुसार रिजर्व बैंक सरकार की पालिसी में दायें-बायें करके उस बैंक को चलने देता है। तो इस प्रणाली को खत्म होना चाहिये। जितने भी नेशनलाइज्ड बैंक्स हैं या सेमी-नेशनलाइज्ड बैंक हैं उन सबके बारे में एक ही प्रकार की पालिसी होनी चाहिए ताकि सरकार मानीटर कर सके कि कहां सरकार की पालिसी को फौलो नहीं किया जा रहा है। जो बैंक रिजर्व बैंक की पालिसी को फौलो नहीं करता है वह इस आधार पर बच जाता है कि हमको तो छूट मिली है। इस-

लिए हर बैंक कि इन्टर्नल वकिंग और पब्लिक डीलिंग के विषय में एक ही प्रकार की पालिसी देने की आप सलाह देंगे।

SHRI JANARDHANA POOJARY : I have stated earlier also that we are convening a meeting of the Chief Executives in the month of March and we are going to discuss all these points also in the proposed meeting. So far as functioning and other things are concerned, I have already placed my views before the House. In fact, I have been saying that I share the concern of the Hon. Members and because of their views, as a Minister I have to act and I have been acting also. A lot of reaction is also there and we are swallowing all these things. I can assure the Hon. Members that from my side I will do my best to tone up the administration as far as possible. For the information of Hon. Members I may say that when there was a circular that office should be clean and records should be properly maintained, I had even gone to the extent of paying surprise visits to banks and seeing that it was implemented. I personally went there and I even dusted the table when there was dust; I cleaned the mirror also. To that extent I am minutely following it up. As far as possible we are trying to implement whatever has been stated, and whatever programme is there, we are going to implement that also. For the information of the Hon. Members I can say that in the year 1982 because of toning up and action taken and also because of the cooperation of the bank people also, we have been able to give under the IRDP Rs. 714 crores and we have covered a portion of the backlog also. We have gone to that extent.

So far as bad debts are concerned, there is a statutory bar from disclosing anything and that is why I am not in a position to give the figure about bad debts. So far as the other figures are concerned, these figures are not available with me. I can say to the Hon. Member, so far as sick units are concerned, an amount of Rs. 2,577.62 crores is locked up in sick units.

SHRI M. RAM GOPAL REDDY (Nizamabad) : In his youthful enthusiasm Mr. Paswan has raised many issues; he has discussed almost the entire policy regarding banks. In his youthful enthusiasm the Minister also has equally done the job.

He has replied to each and every point raised by him.

As far as any partiality shown to Congress Members of Parliament, I want to tell my young friend. Certain parliamentary traditions and conventions have been laid down by that great man, Pandit Jawaharlal Nehru and they are very scrupulously followed by our Prime Minister and there is no differentiation shown between one Member of parliament and another. As a matter of fact, some time, we, the members on the ruling side, have a grudge with the Minister that he is giving a little preference to the Members of the Opposition.

MR. DEPUTY SPEAKER : If some thing is not done to you, you may not attack the Government but if something is not done to them, they will attack the Government. Therefore, they are favourable to the Opposition.

SHRI M. RAM GOPAL REDDY : Sir, Pandit Nehru used to say that he wanted a strong Opposition and when Prime Minister Indira Gandhi took charge of the Government in 1976, about 160 Members of Parliament from this side walked out to that side in the name of Congress(O) or some such thing. By the time 1971 elections were held, only 16 out of 160 were returned....
(Interruptions)

SHRI RAM VILAS PASWAN : How is it concerned with this ?

SHRI M. RAM GOPAL REDDY : That is what I am explaining. Only 16 members came....

MR. DEPUTY SPEAKER : Mr.

Paswan, You have exhausted everything. So, he must talk something.

SHRI M. RAM GOPAL REDDY : We have our own party workers and ours is the biggest and the largest political party. We have got more workers. Naturally the people who go to our workers are being helped.

MR. DEPUTY SPEAKER : Now that you have prepared sufficient background, you please put your question.

SHRI M. RAM GOPAL REDDY : Only Rs. 3 crores deposits are there in this bank. But the *Telegraph* paper fortunately or unfortunately made it Rs. 30 crores. Fortunately the Opposition has not said Rs. 300 crores. I want to know from the Minister. Was there any motive in stating this thing? This is a very important thing. Has anybody motivated that man to speak this thing? Has it got any effect on the current accounts? Are the current accounts being maintained properly and is there any risk or not to the bank in financial terms? If some documents are missing and if somebody wants to play some mischief, I want to know whether he has played any mischief and evaded payment to the bank, I want to have a specific answer for all these questions.

One thing I want to tell Mr. Paswan. Mr. Agarwal was here. You are now in the Chair. You know, Sir, many of their amendments were accepted by the ruling Party. A man with experience and with all the sincerity to improve the working of the banks—when he gives a suggestion, it is accepted. I am glad to say that during the period of Mr. Poojary, a lot of improvements have taken place and poor people are getting money. If there is any corruption, it is the duty of the political workers in the villages and in the fields to report to the authorities concerned with full particular.

SHRI RAM VILAS PASWAN (Hajipur) : Mr. Poojary is a very prompt man but your workers are very corrupt.

SHRI M. RAM GOPAL REDDY :
 But if a general statement is made, it will have a bad effect on the morale of the honest workers in the bank. To think that every bankman is dishonest is very bad. There are so many good and honest bankmen and especially, the young generation that is coming up, they are honest and they take pride of being honest. Many young officers who are coming take pleasure and are happy that they are honest and they are doing good works and they are helping in executing the policies and schemes laid down by this government and approved by the Parliament and those schemes are fortunately those sponsored by the Congress Party and we naturally take full pride for that.

SHRI JANARDHANA POOJARY :
 The bank has verified and no valuable or current records are missing and in fact no financial loss either to the bank or to the customers in the bank has been caused. As I have already said, some records are missing and out of them, 90% are records liable for destruction. And only ten per cent is going to be reconstructed with the aid of the existing vouchers etc. No loss—financial loss—is going to be involved.

So far as the issue raised by the Hon. Members is concerned, although there are some bad people, it is also true that a majority of them are dedicated people. I do not think that Shri Paswan has meant that. He has only generalised that thing. Some bad people are there. Against some of them, if identified, we have to take action. This is what had emerged from this discussion. I want to make it clear that all people are not bad. A majority of them are good people—dedicated workers. What we want is some dedication. We want the same from other people also. We have to advise and guide these people who are not taking such interest in this. This is what we are doing.

SHRI M. RAM GOPAL REDDY : I wanted to know if there was motive behind all this.

SHRI JANARDHANA POOJARY :
 There is no motive; there is no conspiracy. This is simply a case of theft by a boy aged about 14 who is the son of an ex-peon of that Bank.

SHRI RAM VILAS PASWAN : What about the computer system? Last time you told us about that.

SHRI JANARDHANA POOJARY :
 Some of the union people have agreed for the computerisation. Some of the bank people have already gone for it. What my hon. friend stated was correct, namely, we are not having the latest figures. We have got the figures of 1982 and for 1983. We are not having the latest figures. As my hon. friend said we must have the upto-date figures. We are trying to do that. For that we want the full cooperation of the bank people. While some of the bank people are for that, some of the union people still resist that.

MR. DEPUTY-SPEAKER : The House stands adjourned to meet again at 15 hours.

13.57 hrs.

The Lok Sabha then adjourned for Lunch till Fifteen of the Clock

The Lok Sabha reassembled after lunch at five minutes past fifteen of the Clock.

MR. DEPUTY SPEAKER (in the Chair)

MR. DEPUTY SPEAKER : Now the House will take up Legislative Business. Shri Narayan Datt Tiwari.

INCHECK TYRES LIMITED AND NATIONAL RUBBER MANUFACTURERS LIMITED (NATIONALISATION) BILL*

THE MINISTER OF INDUSTRY (SHRI NARAYAN DATT TIWARI) :
 Sir, I beg to move for leave to introduce