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## (Shri H.K.L. Bhagat)

One suggestion was given by the hon. Member that we should produce films in the bubbic sector.

The public sector mainly taking over this field may not be possible, nor will it be desirable under our present system, but I do agree that some good films should be made. NFDC has made some good films. For example Adi Shankaracharya has got an award. So, my point is that this field of films is going to remain in the private sector.

Now, I would like to mention about our documentaries on freedom struggle. They are being dubbed in all languages. They are proposed to be shown not only all over the Stations, but also in all the cinema houses in the country simultaneously. \*

Now, I come to the Film Institute. Poona. Probably my friend, Shri P. Namgyal is not Correctly informed. Lots of actors and actresses are coming out of that Institute. We are making use of that Institute also. Acting course, I think, was stopped, some time back. Now there is emphasis on other types of trainings for the television. Various other courses like that of Cameraman have started. We are trying to encourage them. For encouraging the young people, the NFDC gives loans to various categories with various amounts. They can come forward for the loans and some actors have made use of these loans. By this way we are encouraging new talents to come up.

MR. CHAIRMAN: There is a feeling that good filmsare not shown on TVs.

SHRIHKL BHAGAT: I would not say that all the films shown on TV are good or all the films shown on TV are bad. It is a question of taste. For example in a Press Conference in a particular town, some people of my age got up and said: We do not want Chitrahar. We cannot see this with our family members. Immediately many young pressmen stood up and said: Don't be carried away by age. Therefore, Sir, I have my limitations.

Sir, I cannot commit piracy in films. I have to go to the producers. The producers does not give his film if it has got a market value.

, Sir, we have given instructions that the films which are 'for Adults only' should not be shown on F.V. Even for other films we have given instructions that bad scenes should not be shown and that they should be cut out before telecast. We are trying to take as much care as possible.

MR. CHAIRMAN : The question is :

"That the Bill be passed"

The motion was adopted.

18.44 hrs.

BANKING LAWS (AMENDMENT) BILL

'THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SM. KRISHNA): On behalf of Shri Pranab Mukherjee, I beg to move:

"That the Bill further to amend the State Bank of India Act, 1955, the State Bank of India (Subsidiary Banks) Act, 1959, the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980, be taken into consideration."

The employees of public sector banks are eligible for payment of bonus as per the provisions of the Payment of Bonus Act, 1965. Some time in 1976, the workmen employees of State Bank of India raised an industrial dispute claiming bonus outside the Scheme of the Payment of Bonus Act, 1965, at the rate of two months' basic pay, and irrespective of ceiling on salary. They pleaded that this had all along been the practice and custom in the State Bank of India and it had, therefore, to continue as such. The matter was referred to the Industrial Tribunal, Madras, in 1982, which upheld the employees' claim. The Award has been challenged through a Writ Petition by the State Bank of India before the Madras High Court and it is pending.

To permit the State Bank to pay two months substantive pay to all workmen employees, and irrespective of the criling on salary would mean discrimination as between one set of bank employees and another without any justification. If the State Bank were to permit such over-payment, merely on the ground that it was paid by the respective management year after year, it would defeat the very purpose of the provisions of the Payment of Bonus Act. The Award has introduced an element of disparity in the wage structure of the public sector banks, whereas the whole endeavour of the Government has, since the nationalisation of the banks, been to reduce such disparities and to bring about uniformity and standardisation. It is to bring out the basic concept of rationalisation of the payment of bonus and to remove the disparities that have arisen on accounts of the Award, that the present legislation is brought forward so that all employees of the public sector banks get bonus only as per the provisions of the payment of Bonus Act and not otherwise.

The Award will cast a heavy financial burden on State Bank particularly after the proposed wage revision. Further, once higher bonus is allowed to employess of one public sector bank, it will be difficult to resist such demands coming from employees of the other banks in the public sector also on the 'equal-pay-for-equal-work.'

It is not at all Government's intention to deny to any section of the working class its rightful dues. It is also not Government's intention to interfere with the right of the bank employees to receive bonus which is being paid to bank employees in accordance with the provisions of the Payment of Bonus Act, 1965. In fact, Section 20 of the Payment of Bonus Act provides the possibility of public sector bank employees getting a higher rate of bonus. Where through higher productivity a bank steps up its turn-over of business and thereby its profits and gross income, it is possible for the employees of such bank to earn a bonus as high as 20 per cent of their salary.

Thus, there is no curtailment of the possibility of earning higher bonus. All that is being attempted through the Bill is to bring about uniformity in the matter of payment of bonus to the bank employees in the public sector and to remove the element of aberration due to historical or other factors.

MR. CHAIRMAN : Motion moved :

"That the Bill further to amend the State Bank of India Act, 1955, the State Bank of India (Subsidiary Banks) Act, 1959, the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 and the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980, be taken into consideration."

Now, Shri Mool Chand Daga may speak.

श्री मूल चन्द डागा (पाली) : सभापति जी, जो बिल मंत्री जी लाये है इसका मैं समर्थन करता हं। लेकिन अब तो हमारे वित्त मंत्री भी कहने लग गये हैं कि बैंकों की जो सेवायें हैं वह अच्छी नहीं है। आप जनता में राष्ट्रीयकृत बैंकों के बारे में यह धारणा है कि वहां के कर्मचारी जनता की सेवा कर्तव्य और निष्ठा के साथ नहीं कर पा रहे हैं, और आज यह बात आम चर्चा है। बैंकों के कर्मचारियों को पहले ओवर टाइम अलाउंस करोडों रु० मिलता था। जिसके खिलाफ हमने आवाज उठाई और वह कम हआ। आज बैंक के कर्मचारी ग्राहकों के प्रति अच्छा रवेया प्रदर्शित नहीं करते । सबसे बड़ा कारण हैं कि बैंक के लोग सेवा की आस्थ ना से काम नहीं करते हैं । आज हिन्द्स्तान में सबसे बडा सबाल इक्वल पे फार ईक्वल वर्क का पैदा

**Banking Laws** 

AUGUST 17, 1984

## (श्री मूल चन्द डागा)

हुआ है। अभी तक हमारी नेशन को कोई वेतन नीति नहीं बनी। किसी को कुछ बोउस मिल जाता है, पबलिक सैक्टर वाले कुछ करते है और कहीं कुछ होता है।

आपने गांव में दूरदराज में बैंक खोले हैं, बहां काम करने वालों की तुनक्वाहें और सुविधायें कम हैं, उनको आमदनी कैसे होगी इसलिए बहां पर बोनस कम मिलेगा। आपने जो बिल पेश किया है, उन लोगों ने चाहा था कि 2 महीने का बौनस साल में मिलना चाहिए। उनको यह स्याल नहीं हुआ कि हिन्दुस्तान में अभी भी 35 करोड लोगगरीबी की रेखा के नीचे हैं। अगर बैंक वाले चाहते हैं कि उनकी तनस्वाह बढा दी जाए. सरकार तो मंहगाई भत्ता हर साल बढ़ाती ही है, लेकिन गांव में जो साधारण लोग रहते हैं. बढती हई मंहगाई का उन पर भी तो असर पड़ता है लेकिन उनकी क्या लाभ होता है ? जो केवल आगिनाइज्ड सैक्टर है वह मांग करता है कि यह होना चाहिए ।

कोर्ट ने फैसला वे दिया। जब ट्रिबुनल ने फैसला दिया कि उनको बोनस मिलना चाहिए तो उन्होंने सारे देश की आर्थिक स्थिति वर्तमान हालत और सारे नेशनलाइण्ड बैकों की हालत न सोचते हुए फैसला दे दिया। आज बैंकों में कितने फ्राड और घौटाले होते हैं। इन बैंकों के कारण कितनी सिक इंडस्ट्रीज में करोड़ों-करोड़ों रुपया डूब गया? इसे रिकवर नहीं कर सकते हैं। यह बैंक के मैंनेज़मेंट की गलती के कारण सिक इंडस्ट्रीज में रुपया डूबा है। आज कितना रुपया चला गया जिसे हम वसूल नहीं कर पा रहे हैं?

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आज बेंकों में कर्मचारी काम नहीं करते हैं वह वहां पर सिनेमा की बात करते हैं और सेवा की भावना से नहीं जाते हैं और वह बोनस सेने के लिये तैयार हैं। आज जो संगठित क्षेत्र हें, आर्गेनाइज्ड सैक्टर हैं. वह तो कर सकते हैं, लेकिन जो मजदूर हैं, अन-आर्गेनाइज्ड हैं. गांव खेतिहर मजदूर काम करते हैं, खून पसीना बहाते हैं, उनकी तनख्वाह के बारे में कोई नहीं सोचता है। आपने जो कदम उठाया है कि 1965 का बोनस एक्ट सब राष्ट्रीय नैशनल बेंक में लगना चाहिए मैं खास तौर स घ्यान में लाना चाहता हूं कि गांव में जो ग्रामीण बेंक है और जो लोग दूरदराज के क्षेत्रों में काम करते हैं, उनकी तनख्वाहों को भी देखा जाना चाहिए, उनके लिए भी रूल-रेंगुलशन्ज बनने चाहियें।

आज जो बैंक कर्मचारियों के द्वारा लोगों को ऋण और सबसीडी मिलती है, उसके बारे में आप सब जानते हैं। लोगों की सबसीडी तक बैंक के कर्मचारी बी०डी०ओ० और तहसीलदार से मिलकर हड़प कर जाते हैं, और घौटाले करते हैं। इस तरह से हिन्दुस्तान की सरकार जो गरीबों को गरीबी की रेखा मे ऊपर लाना चाहती है, वेह नहीं ला पाती है।

इसलिए मैं आशा करू गा कि जो बोनस की बात आप करते हैं, उसके साथ साथ बैंकों के काम में सुधार होना भी आवश्लक है, उसकी तरफ आप ध्यान देगे और ग्रामीण बैंकों में जो लोग काम कर रहे हैं, उनकी तनस्वाहों में भी तरक्की करेंगे।

PROF. N.G. RANGA (Guntur): I agree with the Government in regard to this Bill. 1 herefore, I support it. But I would like to say a few words.

It is good that during the last ten years even the most aristocratic and conservative

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State Bank has begun to advance credit to small industries and also to villagers and small farmers. But I would like the Government the to see State Bank competes with the other Scheduled Banks which have been nationalised by the Government in advancing credit to these poorer sections. I do not know whether any effort has been made so far to persuade those who are responsible for managing the State Bank to run a race to maintain a competition with all the other banks and see that just as it is a premier bank, it also achieves a premier position in regard to this side of the services.

Everyone knows that bank employees are the best paid people in the country. We do not grudge that. We would like them to earn even more bonus also. But at the same time, we would like them to compete one with the other in rendering service to the public. bankminded public and those public who can rise to that status where they can possibly have some dealings with the banks.

Incidentally, I would like to congratulate the Ministry of Finance and more particularly. our Deputy Minister, Mr. Janardhana Poojary in persuading these banks and those who are in-charge of these banks to advance credit to the small farmers and even to agricultural workers and help them to achieve some productive status for themselves with the help of loans that are being advanced to them. Good progress has been made so far and more progress also can be made if only the bankers and all those who are incharge of the banks would cooperate wholeheartedly with the Government and help the Government also to achieve greater success in implementing its 20-point programme with the help of credit. I sincerely hope that the, Government would be able to get maximum possible cooperation from the staff in the banks. I would like to say that the House would remember how repeatedly our Finance Minister has been obliged to say that more and more cooperation is needed from the staff in all these various banks and how difficult rather how conservative the staff have been till now. That is why I wish to

reinforce his own appeal from the nonofficial side from our Parliament to all those people who are employed in these banks and more especially this premier bank to cooperate with the Government and help towards the success of the 20-point programme: and in that way help larger and larger sections of our agricultural workers and workers in the other industries also to become worthy of banking operations.

SHRI S.M. KRISHNA : Sir, the Bill has received uniform support from all the hon. Members and more particularly our senior leader Prof. Rangaji and Shri Daga. It has been said to the credit and the record has to be put in its correct perspective that for the first time after the banks were nationalised in 1969, it was the Prime Minister Shrimati Indira Gandhi who opened the doors of the banks to the have-nots in the country, which brought about one of the most cherished economic revolutions in the country. And today, if millions of Indians who had never got an opportunity to go to the banks now have derived enough courage to go to the banks, and seek advance, then I think, a great change is taking place.

## 19.00 hrs.

Now, the bank employees have got to change their thinking, their orientation and they have to keep step with the polices that the Government enunciate every now and then. I am sure, they will take note of the change that is coming about and their orientation has to be in the direction in which the policies are framed.

This Bill has a very limited view and range. All that it does is to bring about a certain uniformity. I am glad that the House has concurred with the Bill.

With these words, I commend the Bill for the acceptance of the House.

MR. CHAIRMAN : The question is:

"That the Bill further to amend the State Bank of India Act, 1955, the State AUGUST 17, 1984

(Mr. Chairman)

Bank of India (Subsidiary Banks) Act. 1959, the Banking companies (Acquisition and transfer of undertakings) Act, 1970 and the Banking Companies Acquisition and Transfer of undertakings) Act, 1980, be taken into consideration."

The motion was adopted

MR. CHAJRMAN : The House will now take up clause-by-clause consideration of the Bill.

The question is:

"That clauses 2 to 5 stand part of the Bill."

The motion was adopted.

Clauses 2 to 5 were added to the Bill

Clause 1, the Enacting formula and the Title Were added to the Bill. SHRI S.M. KRISHNA : Sir, I beg to move:

"That the Bill be passed."

MR. CHAIRMAN ? The question is:

"That the Bill be passed."

The motion was adpoted.

MR CHAIRMAN : The House stands adjourned to re-assemble on Tuesday, 21st August, 1984, at 11 A.M.

19.03 hrs.

The Lok Sabha then adjourned till Eleven of the Clock on Tuesday, August, 21, 1984/Sravana 30,1906 (Saka).

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