

SHRI C. M. POONACHA : While that is so, the overcrowding in certain sections is due to ticketless travelling which is on the increase.

SHRI ATAL BIHARI VAJPAYEE : To some extent, not wholly.

SHRI C. M. POONACHA : They do not want to buy tickets but they want to have a free ride. Therefore, this measure has been advisedly brought before the House for its consideration in order to stiffen the penalties for ticketless travel.

MR. DEPUTY-SPEAKER : The question is :

"That leave be granted to introduce a Bill further to amend the Indian Railways Act, 1890."

The motion was adopted.

SHRI C. M. POONACHA : I introduce the Bill.

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12 45 hrs.

STATE AGRICULTURAL CREDIT CORPORATIONS BILL—Contd.

MR. DEPUTY-SPEAKER : The House will now take up further consideration of the following motion moved by Shri K. C. Pant on the 28th November, 1968, namely :

"That the Bill to provide for the establishment in the States and Union territories of Agricultural Credit Corporations and for matters connected therewith or incidental thereto, be taken into consideration."

Shri Viswambharan may continue his speech. He has already taken seven minutes. So, he should be very brief now.

SHRI P. VISWAMBHARAN (Trivandrum) : The other day I was dealing with the main reasons for the tardy progress of the co-operative credit system in this country. The main reasons are the rigid rules and hurdles laid down by the Reserve Bank and the high rate of interest. Big business houses in the country are getting crores and crores of rupees of interest-free loan without even entering into any form of agreement regarding the repayment. In

this connection, I am reminded of a discussion that was carried on in this House and in the other House two years ago about the loans given to the Tata Iron and Steel Co. and the Indian Iron and Steel Co. Rs. 10 crores of loan was given to the Tata Iron and Steel Co. without levying any interest and without entering into any agreement regarding repayment. Similarly, another Rs. 10 crores was given as loan to the Indian Iron and Steel Co. (whose majority shares have now been taken now by the Goenkas) without any interest. Big business-houses are being given loans without interest. Smaller business houses or the smaller industrialists are given loans at the rate of 4 or 5 per cent. But when it comes to the poor agriculturist, all sorts of rules and regulations are laid down which make it impossible for him to get a loan; and if he passes through all the hurdles, he is called upon to pay interest at the rate of 10 per cent. The farmers in this country are the single class of people who have to pay the maximum rate of interest. That is one of the reasons why the co-operative credit system has not succeeded in this country. In this Bill also, the very same procedure is being sought to be introduced. It has been laid down here in this Bill that the rules regarding issue of loans etc. will be guided by the instructions issued by the Reserve Bank. Actually, it is the Reserve Bank that sits tight over the agriculturists and prevents them from getting the loans.

If an agriculturist wants Rs 1000 as agricultural short-term loan, first he has to deposit Rs. 200 in a primary society or a primary bank by way of share capital. Then he has to go from pillar to post to get all sorts of certificates from the revenue officer, the sub-registrar and so on and then he has to process his application through the primary society and the district bank, so much so that he will have to spend Rs. 300 to get a loan of Rs. 1000. At the end of the year, he has to pay 10 per cent by way of interest. The same set of rules is sought to be laid down in this Bill also. So, I would suggest that it should be specifically provided in this Bill that the agriculturist who takes a loan from the State Agricultural Credit Corporation shall not be called upon to pay an interest of more than 5 or 6 per cent.

[Shri P. Viswambharan]

In conclusion, I would like to refer to the controls exercised by the Central Government and the Reserve Bank. This Bill is called the State Agricultural Credit Corporations Bill. Actually, if we go through the provisions of the Bill we do not find the State Government anywhere in the picture at all. The entire functioning of the corporation is controlled by the Central Government and the Reserve Bank. The managing director and the chairman and the majority of the directors of the State corporation are appointed by the State Government and by the Reserve Bank. The conditions of commerce and agriculture differ from State to State. So, the details of the loans should be left entirely to the State corporations and the controlling authority shall be the State Government and not the Central Government or the Reserve Bank. Both these changes have got to be made in this Bill. The Bill as it stands includes several clauses of the Reserve Bank of India Act, the Co-operative Societies Act, the Agricultural Finance Corporation Act and such other Acts. My submission, therefore, is that this Bill needs a thorough scrutiny, and I suggest that it may be referred to a Select Committee so that a thorough scrutiny of its provisions may be made and the necessary modifications suggested.

12 49 hrs.

RE. REPORTED ARREST OF SUGARCANE GROWERS

श्री रणधीर सिंह (रोहतक) : उपाध्यक्ष महोदय, पिछले दिन की बात है, जनाब प्रेसाइड कर रहे थे, उस समय डा० राम मुभग सिंह हाउस में थे और उन्होंने इस हाउस के सामने प्राप के इंटरवेंशन पर यह कहा था कि मैं गवर्नमेंट को लिखूंगा और गवर्नमेंट से इन्फार्मेशन सूंगा। सारे देश में और खास तौर पर हरयाने में किसानों को सैकड़ों की त्रादाद में बंधों गिरफ्तार किया जा रहा है। मेरी इन्फार्मेशन यह है कि हर रोज बड़ा न सिर्फ किसानों को गिरफ्तार किया जाता है बल्कि उन को

पीटा जाता है। जो अपना गन्ना नहीं देते उन प्रादमियों को पकड़कर खींचा जाता है। जहां किसानों का राज हो किसान की हकूमत हो वहां उन के साथ इस तरह पक्षपात हो, जहाँ यह डिबेट चल रही हो... (व्यवधान)

मैं प्रापकी मारफत उन से पूछना चाहता हूँ कि क्या हाउस में उन्होंने जो एंशोरेन्स दी थी, उस को पूरा किया है? क्या उन्होंने मिनिस्टर साहब को लिखा है, क्या स्टेट गवर्नमेंट को लिखा है, अगर लिखा था तो क्या जवाब प्राया है, किसानों के साथ जो ज्यादती हो रही है, वह बन्द होगी या नहीं? अगर उन्होंने कुछ किया है तो क्या किया है?

MR. DEPUTY-SPEAKER : This is not the proper way to raise this matter, in the midst of another debate.

श्री रणधीर सिंह : श्रीर कौनसा रास्ता है? काल-एटेंशन देते हैं, वह मन्ज़ूर नहीं होती है, 193 में नोटिस दिया, 184 में नोटिस दिया लेकिन किसी को मन्ज़ूर नहीं किया गया—ऐसी हालत में बतलाइये दूसरा कौन सा रास्ता है? दुनिया भर की बातों पर हम यहां बहस करते हैं, लेकिन किसानों के लिए मौका नहीं दिया जाता है।

MR. DEPUTY-SPEAKER : Dr. Ram Subhag Singh is accessible, any hour. Why not approach him?

श्री रणधीर सिंह वह बतालायें कि उन्होंने क्या किया है।

THE MINISTER OF PARLIAMEN-
TARY AFFAIRS AND COMMUNICA-
TIONS (DR. RAM SUBHAG SINGH) : I
have already written to the hon. Food
Minister drawing his attention to it.

श्री रणधीर सिंह : इस में कोई एंशोरेन्स नहीं है—हम तो यह जानना चाहते हैं कि इस मर्ज की कोई दवा भी होगी या नहीं? सिर्फ