

LOK SABHA DEBATES

(Part II—Proceedings other than Questions and Answers)

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LOK SABHA

*DEMANDS FOR GRANTS
FOR 1955-56

Saturday, 16th April, 1955

DEMANDS *re.* MINISTRY OF FINANCE

The Lok Sabha met at Eleven of the
Clock.

[MR. SPEAKER in the Chair]

QUESTIONS AND ANSWERS

(See part I)

11-45 A.M.

STATE BANK OF INDIA BILL

The Minister of Finance (Shri C. D. Deshmukh): I beg to move for leave to introduce a Bill to constitute a State Bank for India, to transfer to it the undertaking of the Imperial Bank of India and to provide for other matters connected therewith or incidental thereto.

Mr. Speaker: The question is:

"That leave be granted to introduce a Bill to constitute a State Bank for India, to transfer to it the undertaking of the Imperial Bank of India and to provide for other matters connected therewith or incidental thereto."

The motion was adopted.

Shri C. D. Deshmukh: I introduce the Bill.

Mr. Speaker: The House will now resume further discussion of the Demands for Grants relating to the Ministry of Finance. Out of six hours allotted for the Demands of this Ministry, about two hours have been already availed of yesterday and four hours now remain. This would mean that these Demands will be disposed of by about quarter to 4 P.M. when the House will take up the Finance Commission (Miscellaneous Provisions) Amendment Bill, 1955, for which half an hour has been allotted. The Bill will then be disposed of by about 4-15 P.M. whereafter the House will resume clause by clause consideration of the Sea Customs (Amendment) Bill.

At 5 P.M. the outstanding Demands will be put to the vote of the House.

श्री एच० पी० सिंह (जिला गाजीपुर—पश्चिम) : अध्यक्ष महोदय, कल मैं कह रहा था कि कोम्प्रोप्रेंटिव बैंक कर्ज देने का काम। न कर के मार्किटिंग का काम कर रहे हैं। एक समय था जब सारे सामान पर कंट्रोल था। किसानों को अपनी ज़रूरत की चीजें सही दाम पर और ठीक वक्त पर नहीं मिलती थीं। कोम्प्रोप्रेंटिव फंडेशन के जरिये से उन्हें सामान दिलाने की व्यवस्था हो रही थी। आज परिस्थितियां बदल गई हैं। आज सभी सामान हमें बाजार में उपलब्ध हैं और हम आसानी से खरीद सकते हैं। इस-

*Moved with the recommendation of the President.

[श्री एच० पी० सिंह]

लिये मेरा यह एक सुझाव है कि मार्किटिंग फेडरेशन मार्किटिंग का काम न कर के क्रेडिट का काम करें तो किसानों को और ज्यादा फायदा पहुंच सकता है। गाजीपुर जिला सहकारी बैंक को रिजर्व बैंक से केवल दो लाख रुपया मिल सका है जबकि इस जिले में १६०० सोसाइटियां काम कर रही हैं। केवल ६०० सोसाइटियां अभी ऐसी हैं जिन्हें जिला बैंक कर्ज दे सका है। १,००० सोसाइटियां अभी तक एफिलिएट नहीं हो सकी हैं और उन का कार्य शुरू नहीं हो सका है। स्थानीय अमानतों के मिलने में भी बड़ी दिक्कत है। जिन के पास थोड़ा बहुत रुपया है उन्होंने ने बैंक में देना मुल्तवी कर दिया है और ऐसा भी हो रहा है कि जो रुपया लोगों ने कोओप्रेटिव बैंक में जमा किया है उस में से कुछ लोग धीरे धीरे वापस ले रहे हैं। अगर सहकारिता को ठीक ढंग से चलाना है, सहकारी मूवमेंट को आगे बढ़ाना है और किसानों को सहकारिता के आधार पर रुपया देना है, कर्ज देने हैं, तो मैं आप से निवेदन कलंगा कि आप को करीबन १० लाख रुपये गाजीपुर जिले के बैंक को अपने रिजर्व बैंक से दिलवाने चाहियें ताकि आसानी से किसानों को कर्ज दिये जा सकें।

मैं आप को इस बात का विश्वास दिलाना चाहता हूँ कि शुरू से, जब से यह बैंक सन् १९१५ में कायम हुआ, तब से और आज तक इस बैंक की भावी हालत, वसूली की हालत इतनी अच्छी रही है कि ६८ प्रतिशत या ६९ प्रतिशत से कम वसूली कभी नहीं रही। जो भी रुपया रिजर्व बैंक से इस बैंक को दिया जायेगा उस की वसूली में कठिनाई नहीं होगी और वह ठीक वक्त पर मिल जाया करेगा।

इस सम्बन्ध में एक बात और कहना चाहता हूँ कि रिजर्व बैंक अपने कर्ज का रुपया

मार्च में मांगती है और मार्च में ही किसानों से रुपया वसूल किया जाता है। अगर जून या जुलाई में यह रुपया वापस मांगा जाय तो कोओपरेटिव बैंक्स यह रुपया आसानी से अदा कर सकेंगे।

हमारे वित्त मंत्री ने जो गांवों में ४०० इम्पीरियल बैंक की शाखाएँ खोलने की घोषणा की है इस का स्वागत किया जा रहा है और इस तरफ सब का ध्यान लगा हुआ है और लोगों को आशा है कि सरकार इस और बहुत जल्द कदम उठायेगी ताकि किसानों को आसानी से कर्ज मिल सके।

दूसरी चीज मुझे यह कहनी है कि गाजीपुर जिले में एक ओपियम फेक्टरी है जोकि हिन्दुस्तान में सब से बड़ी फेक्टरी है। एक समय था जब इस की जरूरत थी और इस का बड़ा महत्व था। पर अब इस का काम बहुत कम हो गया है। अब इस का काम चौथाई के करीब चल रहा है और आशा है कि आगिन्दा इस काम में और भी कमी हो जायेगी। फेक्टरी का बहुत ज्यादा हिस्सा खाली पड़ा हुआ है। अगर इस फेक्टरी में चीनी की फेक्टरी खोल दी जाय तो इस से बहुत ज्यादा फायदा होगा। सरकार को चीनी का कार्य करने के लिये क्षेत्र की आवश्यकता भी है। गाजीपुर जिले में, बनारस जिले में और आजमगढ़ जिले में कोई चीनी का कारखाना नहीं है इसलिये यह बहुत अच्छा होता यदि इस ओपियम फेक्टरी को शगर फेक्टरी के रूप में परिणत कर दिया जाता। इस से वहां के किसानों को बहुत ज्यादा फायदा होगा और वहां के बहुत से आदमियों को काम मिल जायेगा। इन जिलों में गन्ने की खेती बहुत ज्यादा होती है और इतनी ज्यादा होती है कि किसान सारे गन्ने का गुड़ नहीं बना पाते। इस कारण यहां पर किसानों ने गन्ने की खेती करना कम कर दिया है।

गंगा के दयार में इस फँक्टरी की एक हजार बीघा से ज्यादा जमीन है जिस को वहाँ के अधिकारी लोग खुद जोतते हैं। मैं यह नहीं कह सकता कि उस का वह क्या लगान देते हैं। अगर यह जमीन भूमिहीन किसानों को दे दी जाये तो इस से किसानों को बहुत फायदा होगा और ऐसा करने से फँक्टरी को और गवर्नमेंट को भी फायदा हो सकता है।

मैं एक बात और अर्ज कर देना चाहता हूँ चाहे वह संगत हो या असंगत। जिस स्कीम के बारे में मैं ने ऊपर जिक्र किया है अगर उस पर विचार करने में अभी किसी प्रकार की देर हो तो भटनी शूगर मिल को और सूंसी शूगर मिल को जोकि इन जिलों के छोर पर हैं और जोकि बहुत दिनों से बन्द हैं फिर से चालू कर दिया जाये। पहले इन जिलों से इन जिलों के किसान फायदा उठाते थे लेकिन बहुत दिनों से इन के बन्द होने के कारण वहाँ पर शूगर का निर्माण बन्द हो गया है। मैं प्रार्थना करूँगा कि जो मैं ने ऊपर शूगर फँक्टरी के सम्बन्ध में कहा उस पर वित्त मंत्री अवश्य विचार करेंगे।

वित्त मंत्री जी ने सरकारी कृषक सम्मेलन में सिचन प्रणालियों की तरफकी के सिलसिले में यह कहा है कि अगर गांवों में काफी सिचन योजनायें कार्यान्वित की जायेंगी तो वहाँ पर चांदी बहेगी। मैं प्रार्थना करूँगा कि यदि चांदी बहने में कुछ देर हो तो तब तक वह वहाँ तांबा ही बहाने की कोशिश करें। उस से भी किसान को फायदा हो सकता है। वहाँ जितना भी कार्य होगा उस से गरीबों का फायदा होगा।

एक बात मैं आखिर में और अर्ज करना चाहता हूँ अगर उत्पादन अपनी चरम सोमा की पहुँच जायेगा तो सरकार दामों की गिरावट को कंट्रोल नहीं कर सकेगी।

इस के सम्बन्ध में मेरा एक सुझाव है कि सरकार अभी से एक कमिशन बिठाये जोकि आनुपातिक दृष्टिकोण से चीजों का रेट बनाने पर विचार करे।

आखिर मैं यह जो अनुदान पेश हूँ मैं उन का समर्थन करता हूँ और वित्त मंत्री को धन्यवाद देता हूँ।

Shri Tulsidas (Mehsana West): I thank you for giving me an opportunity to make a few observations on this important Ministry.

It is certainly true that this Ministry is in charge of overall control and regulation of the economic life of the country, and it is gratifying to see that at least it has been able to keep stability in the country. I know that under the Finance Ministry comes in practically every Ministry and there has always been complaints about a number of things regarding payments and so on. But, on the whole, I must say that the stability of the country has been preserved, and that is one very important factor that has to be borne in mind.

Now, I have been pressing several times to you—and the House has also been pressing—with regard to the accountability of the public enterprises. This I have been insisting in practically every discussion that has taken place with regard to this Ministry. I am fully aware of the reply which the hon. Minister gave me at the time of the reply to the General Discussion on the Budget. First of all, I must thank the hon. Minister for making available the balance sheets and profit and loss accounts of most of the undertakings, which are now in the hands of Members. The Ministry of Production has put in the balance-sheets and profit and loss accounts of most of the undertakings under it in its report. I would also like the hon. Minister to consider whether it would not be possible to have such information about the other undertakings which are under the charge of other Ministries—whether

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they be statutory corporations or be under the Ministries—published in a separate report in order to give us an idea of how these different undertakings are working. I would therefore like him to find out whether it is not possible to prepare reports of this nature of the other different undertakings under different Ministries.

Most of the profit and loss accounts and balance-sheets of the undertakings are, of course, showing loss, but that is understandable because most of these undertakings are in the initial stage, and therefore, it is but expected that in the initial stage they cannot show profits, as they ought to later. However, I would like to make one suggestion, and I hope you will see that an arrangement of this nature is made. As you know, the public sector is going to grow bigger and bigger and crores of rupees are being spent. We have these reports and we discuss at different times these Ministries. But would it not be possible to allot two days in a year to discuss nothing else but these reports of the different undertakings, since the Ministry was not very willing to have a Committee of the House as was the desire of several Members at the time a discussion took place last year? If it is possible to arrange to have two days in a year to discuss the reports of these different undertakings, Members can pay their attention to the different reports which are now published. I hope, Sir, that you will be able to arrange to have at least in the next session two days for the discussion of these reports.

12 Noon.

Then, the other point which I have been pressing and I have been insisting on is with regard to the grants of loans to the different States. I am also fully aware of the reply which the hon. Minister gave me. But, you will appreciate that every year the loans and grants increase by leaps and bounds and the amounts now are so big and we are asked to vote for them but we have no ways and means for finding out and scrutinising how these vari-

ous grants and loans are spent in the different States. I know fully well that in a developmental economy these are necessary and that the States will require more and more assistance from the Centre. But, when we see in this Budget we are asked to vote to the extent of about Rs. 300 crores for which the hon. Finance Minister is going to resort to deficit financing, is it asking too much to have some scrutiny of how these various amounts are spent by the different States?

You must also be aware that the different Public Accounts Committees of the States have also made various reports and these reports state that the disbursements of expenditure on a variety of schemes of development is not up to the mark. There has come to the public notice a number of cases of financial irregularities in various States over which leading newspapers have levelled severe criticism. Whenever a question is raised in this House with regard to the expenditure on the part of the States, we are always told that this is a matter which comes under the States. Here we are asked to vote these several grants and loans and we cannot even scrutinise them.

I was referring last time that in Australia they have a Statutory Commission and that Commission makes a report every year which is discussed in the Houses of Parliament. Similarly, I understand that the Finance Minister said when he replied to me that the Government of India, in 1946 did consider this when the size of the Central assistance to the States was not very big—it was quite meagre. I am sure the House will agree with me that the Central Government's assistance to the States has grown out of all proportions now during the last two years and it is not surprising that the volume of this assistance will increase during the coming years. In view of these considerations, I am very much tempted to persist in my suggestion which I made during the discussion of the Budget last time that we should appoint such a Commission also. Now,

it is high time that such a Commission is appointed as has been done in other countries so that we may be able to know exactly how the expenditure in the States takes place.

Now, I would come to the question of insurance. The control of insurance is under this Ministry. You must be aware of the recent statement made by the Government representatives to the effect that the question of nationalising the insurance business in this country was under active consideration. It has not, however, been stated why such a consideration has become necessary.

If I point out the history of the insurance business, it may not be out of place here because this is a very important question—whether it is in the interests of this country to have insurance nationalised. Insurance business may be broadly divided into two categories, life insurance and general insurance. Compared with the other advanced countries in the world, the volume of business, both in life and in general insurance is yet very low. In U. K. which has been the home of the insurance industry, the total insurance premium in 1950 amounted to over.....

[MR. DEPUTY-SPEAKER *in the Chair.*]

Shri R. K. Chaudhuri (Gauhati): We are happy to see you after a long time, Sir.

Shri Tulsidas: I was referring to the question of insurance in the world. In the U. K. which has been the home of the insurance industry, the total general insurance premium in 1950 amounted to over 678 crores of rupees. Against this, the total general insurance premium in India amount to about Rs. 21 crores in 1953. In life business, according to the latest blue book issued by the Department of Insurance, the annual premium came to over Rs. 8 crores, of which the share of the Indian companies was over Rs. 7 crores. The major portion of the business is, therefore, controlled by Indian insurers. Still, the *per capita* life assurance in India is only Rs. 26 as compared to Rs. 1,840 in the U. K. and Rs. 9,200 in the U. S. A.

I am giving all these figures to show how backward we are in the matter of development of insurance business. We have yet to travel a long way to reach the pre-eminent position enjoyed by companies in other advanced countries. In my opinion, this outstanding position has been achieved in those countries as the business has all along been and continues to be managed as a private enterprise. I, therefore, believe that, in our country also, private enterprise should be allowed to continue to manage this business rather than work it through a Government scheme.

I have gone through the insurance business of the different countries; and, I find that most of the countries do not have nationalised insurance. The insurance companies, particularly life insurers, build up their funds out of premiums collected from policyholders. If it is the object of collecting such funds through nationalising the business, then, I would say that, under the provisions of the Insurance Act, even today, a substantial portion of these funds has to be compulsorily invested in Government securities. According to the latest blue books, the total assets of Indian companies amounted to over 315 crores of rupees. Out of this, as much as Rs. 173.39 crores, or about 55 per cent, have been invested in Municipal securities. About 17.5 per cent are invested in loans on polices, buildings, and buildings mortgages. Investments in ordinary and preference shares and debentures amount approximately to 15.2 per cent. The balance is composed of outstanding premiums, deposits cash etc. It will thus be seen that a substantial portion of the funds is invested in Government securities. Not only that; most of the funds of the insurance companies are utilised for the same purpose for which the resources of the country are required to be utilised. Apart from that, 55 per cent are invested in Government securities. I would also like to bring to the notice of the House that only 7½ per cent of the total surpluses are allowed to

[Shri Tulsidas]

be distributed to the shareholders. That is the maximum that can be distributed to the shareholders out of the surplus. Apart from that, practically the entire amount more or less is utilised for public purposes, for the developmental expenses or whatever it is. I do not believe, therefore, that Government stand to benefit to any great extent by having control of investments of a nationalised insurance industry.

As far as general business is concerned, I do not believe that Government can get more funds by nationalisation. That is what I mean to say.

Again, the nature of general insurance business is essentially of an international character. In the matter of general insurance business, risks are distributed amongst insurance companies all over the world, so that no one heavy loss impairs the stability of any one company. Indian companies are giving away their heavy accumulations and, in the same way, they are receiving business from other foreign countries, in the shape of reciprocity. This system of re-insurance requires trained personnel having experience of conditions in various parts of the world.

I am reading this because this is a technical subject and I would like to give the correct picture.

As far as the general insurance business is concerned, even though we are in an infant stage, still some of our companies are building up a decent portfolio of foreign business. The volume of foreign business is bound to grow with the growth in the strength of our companies. In my opinion nothing should be done to stifle this natural growth. Therefore, the reports from responsible quarters to the effect that nationalisation is under contemplation shake the confidence of our companies and undermine their plans for further developing business in and outside the country. I do not know how it helps by even telling beforehand that we want to nationalise or nationalisation is our intention because it has not helped, I know, either the

insurance industry or the country for that matter. Moreover, such reports create also some uncertainty in the minds of our insurance friends abroad from whom we receive reciprocal re-insurance business, as there is a general tendency to be cautious in the exchange of business where one of the parties concerned is a government which is subject to changing political influences, thereby adversely affecting the position of our balance of payments.

My information reveals that excepting in one or two countries, insurance business is managed by private enterprise. U.K. possesses some of the strongest insurance companies in the world and there the business is in private hands. The U. K. authorities are doing life business through the postal insurance scheme for a number of years. They have aggressively tried to develop this business, and I am told that several Commissions were appointed to find out how best this business can be pushed up. In spite of it, Government have not been able to achieve any success. If this is so in a highly developed country, it is not understood how we can think of embarking on this enterprise of nationalisation in India.

I would, on the other hand, like Government to examine other possibilities as to how best to help this national industry.

Shri U. M. Trivedi (Chittor): On a point of order. Last time one of our Members was reading a speech and the hon. Speaker asked him not to do that. My hon. friend here suggested that he was reading it because there was something technical in it. But the sentence which he is reading are merely an appeal and have absolutely no technical bearing. Would it be right to allow the hon. Member to continue to read it?

Mr. Deputy-Speaker: The hon. Member is not able to look at the face of the hon. Member who is speaking. I have been noticing that now and then he is looking at the note and now and then he is looking at me.

Shri Tulsidas: I have been telling now that I feel that there is large scope for helping the insurance industry by making other efforts. Let us think of removing the difficulties from which the trade is suffering. With regard to the code of conduct, I have been finding that under the Code of Conduct Regulations there has been a certain amount of restriction on the working of the insurance industry. The blue book gives details of the working of companies regulated under the new Act. It also gives particulars of the work done by various statutory bodies, such as the Executive committees, the Tariff Committee, etc. It also refers to the machineries established under what are known as the "Code of Conduct Regulations". Under these Regulations, the Controller of Insurance functions and tries to regulate the different laws of insurance. All these bodies formed under the provisions of the Act are fighting to remove certain trade practices prevalent in the insurance business. I would like to quote that under these Regulations, they have given licences and there are as many as 2,80,000 licensed agents in this country. This is one form of giving commission, that is, by appointing licensed agents and thereby reducing the premium because you give a certain amount as commission. I am sure that all these are not really licensed agents. They are merely there as the nominee of an insurer who wants to insure and wants to get a certain amount of commission. Instead of doing all these things and keeping all these Regulations, is it not advisable that we should now try and examine the problem with a fresh approach? My feeling is that if you allow a certain amount of freedom, then this will work in a much better way, instead of allowing the present method. I am sorry to say that it is not a legal way of giving this commission by appointing these different agents. I only hope that the hon. Minister will look into this and instead of continuing with these practices, amend the Insurance Act and allow the normal working of the insurance machinery in place of conducting it in a strictly rigid and regulatory manner.

I would request the hon. Minister to look into this question and I am sure he will be able to find out how best this industry can be helped and assisted.

One more point and that is with regard to the Indian Statistical Institute. I had put a question in which I enquired about the amount of grants or assistance which the Central Government has given to this Institute. From 1946-47, the amount, according to the reply given, is Rs. 1,50,00,000. I further understand that the Institute is engaged in research activities and work given to it by the various departments of the Government. I would like to know from the hon. Minister whether such assistance is given to any other research bodies. If this institute is given such a large amount, I would like to know to what extent Government gets benefit from the Institute and to what extent the public also is benefited.

When I was speaking at the time of the Budget, I made a reference to the recommendations of the Shroff Committee. I am afraid the hon. Minister had not given any reply about it. The Shroff Committee made certain recommendations and we do not know what happened to them. There has been an ominous silence on this point and I do not know why there is such a silence. I would like to know whether Government are really considering the recommendations of the Shroff Committee or whether they do not want to consider them. I would like to know what the views of the Government are on them.

Shri T. S. A. Chettiar (Tiruppur): Let me welcome you back in our midst. We have been feeling your absence all these days. We hope that you will continue to be with us not only for the rest of this session but also for the rest of the period of this Parliament and guide the deliberations of the House.

Before going to other points, I would like to tackle the last point mentioned by the last speaker. I think that if there is anything that can be nationalised, it is insurance. I have

[Shri T. S. A. Chettiar]

been talking to a few people connected with insurance. Just a few days back there has been a conference of insurance companies in Delhi. Some of the actuaries and some of the highly paid officials who are working in these companies told me, and told me sorrowfully this: "We went in for actuarial studies and we thought that we would help the country, but now we are employed under the insurance companies and we are asked to make calculations in a way that would benefit the management of the companies." Let any one challenge this. The age levels of the country are increasing, but how many insurance companies have brought down the level of premium? Who are the people who canvass the insurance policies? It is the agents, and you know that there is blackmarketing, that there is undercutting in giving commissions, etc. There is wrong accounting done in the books of the insurance companies. I do not think that anybody will dare deny that such a thing exists in this country. I think that if there is anything that can be nationalised today, it is insurance and the rock bottom man who is in this insurance business will always be there because his motive is to get the commission on the policy, whether it is the private company or the public concern.

I am coming to the question of guarantee of the utilisation of these amounts. What can be a greater guarantee than the State itself? Every one knows that every industrialist has got a bank, and has got an insurance company also. The insurance company is necessary for him so that he may dabble its funds into his bank and again from there he can take it and put it into his own industry.

Shri Tulsidas: May I point out to the hon. Member that I told that exactly these are the things which are not good and that you should correct that position?

Shri T. S. A. Chettiar: It is good to correct it. He knows how to do it as well as I do. I think if there is any in-

dustry that can be nationalised it is insurance. Now I make very strong plea that the nationalisation of insurance should be taken up as soon as possible because it is in the interest of the man who invests the money and also because the funds are not being utilised by the insurance companies in a manner which is beneficial to the companies themselves.

I now come to another very important question: the rural credit survey. This has been mentioned in page 17 of the Report. I am glad that a Bill has been introduced today in pursuance of the statement made by the Finance Minister on the 20th December last year and we shall await with interest the outcome of this measure. But I must point out the gravity of this question. The All India Rural Credit Survey which has submitted its report has made it very clear that out of 100 per cent. of the amounts advanced for rural credit 93 per cent. of the total amount borrowed by cultivators comes from agriculturist moneylenders, from moneylenders, relatives, traders and landlords only; 6 per cent. comes out of the combined contribution of the Government and the cooperative agencies. One per cent comes out of commercial banks. 94 per cent of the investment and the loans advanced to the agriculturists today comes from moneylenders and this report gives very revealing facts as to what amount of interest is charged.

Up to 30 per cent interest is charged. The question now is: how are we going to meet all this demand, this 96 per cent. which is being met by individual moneylenders? I am afraid that the recommendations that have been made by this Committee, that the Reserve Bank should set apart about Rs. 5 crores for this purpose will not serve the purpose; this will be too meagre a sum and will not meet even a small proportion of the needs of the situation. And let me also point out—this is more important today than before—we want to double agricultural production within a reasonable period of time. That is the aim and object of the Com-

munity Projects and the National Extension Schemes. Doubling the production would mean doubling the investment, giving loans to people in a measure which is much more than before. Secondly, we are out for land reforms. Mere distribution of land will not result in increased production, unless we give them the wherewithal to produce. In Madras we distributed lands to Harijans. We also made it a rule that this land should not be alienated. But to our sorrow we found that these lands could not be utilised by the Harijans because they did not have enough money to invest on these lands to develop them. Even though we laid it down as a rule that these lands should not be alienated, all subterfuges were found out and other people had possession of the land and the Harijans did not have effective possession of the land. The reason was that we did not at the same time create an agency to advance moneys to these people to whom lands were given.

So, merely distributing lands, even good lands, to people will not result in increased production, unless we also evolve a machinery to afford credit, to advance loans, and that I think is of the utmost importance in this country. If we are to double production, if we are to increase production—and agriculture is the greatest industry in this country—we will have to prepare a rural credit agency, the light of which has not been seen till now. That will mean that the 96 per cent of the advances made today by others, by individuals, by moneylenders at exorbitant rates of interest must be provided by the State and a machinery must be evolved—cooperative or otherwise. I do not know, Sir, whether Government are aware of the gravity and the magnitude of this problem. I would await this Bill which has been introduced today and see how much they are trying to do.

Now, Sir, I come to page 10 of the Report. Page 10 of the Report gives a list, a long list, of thirtyeight companies in which the Finance Ministry is represented. I have heard of the

representation of the Finance Ministry on these organisations and I wonder whether in many cases it is worth spending their time and energy: this representation by mere financial officials who do not know business who do not know business management: they only know accounting, they merely know sanctioning. They can only look at rules and then sanction according to the rules. More than that our Finance Ministry Officials have not been taught to do. When we are setting up large companies under State management, or in which the State is to be represented, we must evolve a new type of officials who know business management. And today one of the great defects in our organisation, in the organisation of all these companies—the Indian Airlines Corporation, the Air India International, I shall not mention all the other names that have been enumerated here—is that people from the Finance Ministry who are representing Government do not know anything about business, or business management and the result is that their representation is not effective. If we have to be effective.....

The Minister of Revenue and Civil Expenditure (Shri M. C. Shah): They are there only so far as finance matters are concerned. There are representatives of other Ministries also there.

Shri T. S. A. Chettiar: My feeling is that unless we have a set of people trained in business management, who understand business, who can do business, who have integrity and at the same time who have character, mere knowledge of finance does not enable a man to guide the finances of a business undertaking and I think the Finance Ministry, or any other Ministry it may be, must set about immediately to provide course in Universities. I know of one or two Universities which have provided for course in business management. But that will not do. The number of companies under Government or in which Government is going to have a majority of shares is increasing. The number of people that we want who know business management is very large. And

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unless we have person trained in business management, many of the companies that we are starting will come to grief, because they will have no experience. We have had such instances before: the Housing Factory. How many crores have we lost? There are many companies in which we have suffered losses, because the civilian is not expected to know everything. It was a belief during the British Regime that an I.C.S. officer could do anything. We know in how many cases they are ineffective, they are useless. Now, Sir, we must evolve a new type of government servant who knows business management, who can serve in those lines effectively and well.

Shri Bansal (Jhajjar-Rewari): How many years of business training would you suggest?

Shri T. S. A. Chettiar: I would not like to enter into technical details. A post-graduate course of three or four years with practical training in a business house will be quite enough. Matters of detail like the syllabus, the course of training, etc., can be drawn up according to the needs of the situation, and I think it can be done.

Now, Sir, I come to another matter: the control of capital issues. Page 20 of the Report gives certain figures.

"During 1954, 267 applications made under the Capital Issues (Continuance of Control) Act 1947, for the issue of capital amounting to about Rs. 117 crores were disposed of. Out of these, 140 applications from industrial companies for the issue of capital aggregating Rs. 93.9 crores were sanctioned and 16 applications for Rs. 3.8 crores were refused. 80 applications from non-industrial companies involving a total issue of Rs 16.7 crores were sanctioned and 31 applications for Rs. 2.3 crores were refused. The refusals related mainly to applications for issue of bonus shares, etc."

Now, I would like to know whether Government have formulated any rules for the approval or disapproval of these proposals? I would like this matter to be put on a proper footing, so that the idiosyncrasies of individual officials may not play a part in the approval or disapproval of the applications. I understand that a Commission has been established, to which many of these applications are referred for advice. But in view of the fact that under the present amendment to the company law, we are going to give large powers to Government in this and allied matters, I would like that these matters should not be disposed of *ad hoc* by individuals according to their whims and fancies, but a case law should be developed by which we should be able to assess the needs of the situation and there will be a dispassionate mind brought to bear upon these decisions. And I hope that the Finance Minister will make it clear that the intention in these matters is that a case law will be developed on these lines.

I would not like to take up the time of the House any further, except to say that generally in the last few years we have had very stable finance. I am also happy to see that the coming down of prices has made the climate easy for deficit financing, and the evil effects of deficit financing which we used to fear before we no more fear now. I was happy to see in the newspapers today—I hope it is an authorised report—some notes about the second Five Year Plan.

I am sorry that in the allotment of time for the Demands for Grants, those relating to the Ministries of Planning and Education were omitted. I had expected that in view of the fact that the second Five Year Plan is on the anvil, the Demands in respect of the Ministry of Planning will be discussed among various other Demands. But I am very sorry to see that the Demands for Grants in respect of the Ministry of Planning have not been discussed, nor have the Demands in respect of the Ministry of Education

been discussed. But I hope that we will have sufficient time later on to discuss the second Five Year Plan.

Shri Sarangadhar Das (Dhenkanal—West Cuttack): I am glad to have this opportunity to speak about a matter in which the Finance Ministry has been showing negligence, and thereby losing revenue. I mean to go into the matter of tobacco excise.

The rule as I understand it is that when a farmer or an agriculturist sells his seasoned tobacco to a merchant, he can sell it only to a licensed man, and the tobacco is to be stored in the licensed warehouse where the duty is collected. But in Orissa during the last few years, I have found the rules being infringed by the Excise Inspectors and their superior officers stationed in Orissa. I have brought it to the notice of the Ministry several times.

Lately I have given a specific instance in this regard. The Excise Inspector goes round in the countryside, and when he hears that a patch of land is being cultivated and it is ploughed for the planting of tobacco he measures it, and he estimates how many plants that patch of land will contain and how much tobacco will be available from that. On the basis of these calculations he immediately issues a demand order, or whatever it is called, to pay so much money on that calculated yield of the patch of land; or sometimes he goes about and sees the tobacco seedlings growing, perhaps planted four or five days previously. On that also he calculates and he says, so much you have to pay; and he gives a demand order saying that the money is to be paid into the local treasury or sub-treasury. During the last inter-session period I had travelled a good deal in my constituency in Orissa, and I have here with me such orders, nearly a hundred of them issued in September. I may tell you that tobacco is harvested in December-January in my part of the country—I believe it is almost everywhere the same way.

Shri U. M. Trivedi: Same.

Shri Sarangadhar Das: But the demand orders on the peasants or cultivators have been issued in September saying that within ten days they have to go and pay that fee to the treasury. In this particular case that I am citing, in Banki sub-division of Cuttack district, these cultivators had planted tobacco, but due to drought conditions—as almost everyone in this House knows certain districts in Orissa had drought conditions and the crops had failed—the tobacco was all lost. The cultivators came to the Inspector and asked him to go and see how the crop had been lost. He refused to go, and he said, “never mind, I will fix it up, you do not have to pay.” But lately, the Inspector have been insisting that the payment must be made, and I had heard that certificates were issued for that amount of money.

After coming here, I wrote a letter to the Minister in charge of excise duties, and gave him one of these demand notices for his information, and asked him to take serious steps in this matter, because on account of this harassment on the part of these excise people stationed in the States the tobacco acreage is going down and the Finance Minister is interested in mopping up all the money that can be available in the country from the poor particularly—because these people are poor—and using it in development; he again gives it back to the States, and the States bungle with it.

Shri U. M. Trivedi: Swallow it.

Shri Sarangadhar Das: The Public Accounts Committees and the Estimates Committees of those States write reports. Our Ministers here say it is a State matter and that they have nothing to do with it; however, that is a different matter.

But in this case the Finance Ministry is absolutely failing to mop whatever is available, because you must first give the opportunity to the grower to grow, to harvest his crop, to season it, and then only you should levy

[Shri Sarangadhar Das]

your duty and collect it. But the Finance Ministry is infringing their own rule.

After I gave this demand order to the Minister and asked him to look into the matter, it has again percolated down to that place, and these officers, these favoured gentlemen of the Finance Ministry stationed in Cuttack and in the sub-division are harassing the men who have given me all this. They are telling them, "we do not care whether it is Sarangadhar Das or anybody, nobody can do anything, we can go ahead with whatever we choose to do." I therefore bring this to the notice of the House, because after I had written a private letter to the Minister, I find that the people who complained to me are being harassed instead of being given any relief.

Shri U. M. Trivedi: For approaching the Minister.

Shri Sarangadhar Das: Yes, for approaching the Minister. I say it on the floor of the House particularly in this matter of tobacco excise, because I am not acquainted with any other excise. In the matter of tobacco excise, the Ministry is absolutely failing in its duty towards the growers, and is failing in its duty to collect money. Unless the rules that have been made for the collection of this duty are strictly observed, you cannot get money, because the growers are not growing tobacco. I am not saying particularly of this place. Years ago I had pointed out in another district of Orissa, in Dhenkanal district, there were complaints of this nature. I hear almost in every district there the patch of land, while it is being ploughed, is measured, when the seedlings have been put there and they are just a few days old, they are counted, and on that calculation, the duty is levied and collected. That is a harassment which the growers are not prepared to tolerate any more, and the result of this harassment has been that they do not grow tobacco as they used to do. I also wish to point out when

any officer or any employee of the Government goes about in the countryside and levies duty on an assumption, how foolish it is. Anyone who knows about the growing of crops will say that this Ministry has nothing but fools to go round the country—absolute idiots because there may be drought; there may be a hailstorm and it may destroy the crop altogether. Pests may attack the plants and plants will die. How is it possible to assume before the plant grows to maturity? You go and calculate on the basis of cultivation. I want to tell this to the Finance Minister. The employees of that Ministry in these States—whether they be inspectors or their subordinates or superior officers—are all sitting there far away—a thousand miles away—from the headquarters in Delhi and are having a merry time harassing the ignorant people in the countryside. This must stop. Unless it stops, I can assure you that there will be no tobacco grown. I know in Dhenkanal and Koraput districts the acreage has gone down. Many a time I have asked a question to know the acreage in 1950 and now. They never give it; perhaps they do not have it. But you could know from the revenue that it is going down. Therefore, my warning to this Ministry is that it is a very serious matter. I notice this trend for the last three or four years. In this cause because people complained to me they are being harassed. So, I want the Ministry to take immediate action and send someone from here who is not in any way connected with the local people and get this matter rectified immediately.

In this connection, I want to say one thing. Whenever I say something about non-Oriyas engaged in some work my friends shout 'provincialism'. I am not provincially-minded, but in Orissa in this excise work all the higher employees are from Bengal. I do not see why outsiders should be put in this kind of service because the officers are to deal with the local people who know the Oriya language and not the Bengali language....

Shri U. M. Trivedi: That is all over India.

Shri Sarangadhar Das: Now, this must be stopped. (*Interruptions.*) Because when there is some blemish or difficulty in their work, the people of one particular State co-operate with each other and smother the complaints of the cultivator who is ignorant. That is another aspect of the evils of the people that I present to the Ministry.

Apart from this, I want to support fully what my hon. friend, Shri Tulsidas Kilachand, has said about these loans and grants. Larger and larger amounts are being given to the States. I wish to impress upon the Ministry that we are voting these grants and moneys and we are responsible as to how they are spent. I have tried during the last one year various methods by which I could bring to the attention of the Government that something should be done to check up what work is being done. I have not been successful in presenting this case. I am glad to know that there are others also who think about it. Shri Chettiar mentioned it.

Every hon. Minister lately has replied to questions or interventions in debates when the matter concerning the States was mentioned. The Ministers say: "We grant the money and we are not partial to this State or that State. We have granted the money equitably to every State and our duty is finished. You can go and ask the States as to how they spent it." It is a fact that during the last one or two years the report of every Public Accounts Committee of every State that has come up is full of irregularities, involving lakhs and sometimes crores of rupees. There was a case in Madhya Pradesh about eight or nine months ago whether over a crores of rupees had been squandered. This kind of thing will never bring about any development. Money is being squandered away whether it is the Centre or the States but the reports that we have from the Planning Commission or from the other Ministries are that the tar-

get has been reached in spending the money; or else, they say that there is a shortfall in spending some money. I want to know: is it not the responsibility of the Government to tell us and this House that so much work has been done? If your target was the money granted for 100 tube wells, should we not be told whether 100 had been sunk or ten had been sunk? We want to know that. Then we could find what work was being done. There should be a work budget to show actually what was aimed at and what had been done. Unless that is done, we could not know how the money was being spent and after it had been squandered, three or four years afterwards, some Public Accounts Committee points out that so much money has gone. It is a very necessary and I support the suggestion of Shri Tulsidas Kilachand that there should be a highpowered Commission appointed by the Government to look into this matter and report annually to this House.

Shri Bidari (Bijapur South): I rise to support the Demands of the Ministry of Finance and oppose all the cut motions. The Ministry of Finance is as it were the parent Ministry. I am a villager and I deem it beyond my capacity to convincingly explain the activities of the various departments in so short a time. So, I shall confine myself to one or two points that seem to be of primary importance at present.

The precipitous fall in agricultural prices has greatly affected the big and small farmers alike. The President has in his Address expressed deep concern over the problem. The statements issued by the Government both at the Centre and in the States indicate that they have been seized with the awareness of this problem. The Planning Commission is Labouring under an apprehension that the enthusiasm of the cultivator for better production will be damped and the whole Plan may be upset if the prices are not stabilised.

[Shri Bidari]

The Food and Agriculture Minister is giving assurances that the Government will adopt certain measures which will prevent the prices falling below a certain level. But the measures contemplated do not seem to progress beyond the realm of words and achieve any positive results. We have no doubt and we do realise that the Government can ill afford to be over-sensitive and take immediate action but that they will have to keep a watch over the fluctuations in the market conditions, both internal and international.

The growing agrarian unrest has forced the Centre to pause and contemplate the appointment of a committee to study the wide fluctuations in agricultural prices and to suggest remedies. The implementation of the recommendations of the Rural Credit Survey has been assured. But judged by the speed with which the committee and the government machinery more, it is feared that no tangible decision will be available before the outbreak of the monsoon. Between now and June next the farmers will have to decide whether it is worth their while to put in their labour and savings in raising the maximum from the land for the next year. The only incentive for them will be that they will get something more than they spend. The agricultural industry has sustained a huge loss this year and there is no guarantee of getting more next year.

It is gratifying to note that the Government are committed not only to buy and store foodgrains to prevent the prices falling below a certain level, but also to construct warehouses, improve rural credit and lower the prices of fertilizers and other goods needed by the farmer. These measures as far as they go are good, but they do not touch the heart of the problem of rural poverty. That problem can only be tackled by more energetic land reform measures and a more determined effort to educate the farmer in better farming methods and the development of

cottage industries to provide work to the large rural population.

The Planning Commission has issued a directive to the State Governments to have a land census. A uniform land policy throughout the country is contemplated. The decision on the fixation of ceilings on land is anticipated after the completion of the land census.

The improbability of getting much land even after the abolition of jagirdaris and zamindaris, the impossibility of raising the small holding to the size of the ceiling that is to be fixed, and the inadequacy of rural credit will no doubt baffle the brains of the Planning Commission and the Government in their effort to achieve the desired result.

The Reserve Bank of India's report on Rural Credit Survey makes far-reaching recommendations regarding the reorganisation of the rural credit structure and the development of co-operative processing, warehousing and marketing on a co-operative basis through State partnership.

In the Second Five Year Plan, while industry is to be promoted as rapidly as possible, the target in the agrarian sector is to try and double the real income of the rural population within ten years. The highest importance is being given to increasing employment opportunities. The implementation of a plan of this order will obviously for considerable organisation and a big administrative effort. This is possibly one of the weakest links in the chain at present.

The handloom industry is now breathing a sigh of relief on account of the direct and indirect subvention giving to it. The various Boards appointed by Government are aiming at technological improvements and marketing facilities. The Second Five Year Plan envisages an expenditure of Rs. 200 crores on the development and revitalising of the industry. But the Govern-

ment should try to allay the fears of these industries by making an unequivocal declaration about a permanent place for them in the economic set-up that is now in the making.

The Finance Ministry, besides mobilising the internal resources and attracting foreign assistance through sound economic policy, have been constantly appealing to the public to co-operate in the Himalayan task of successful implementation of the plan to put in harder work and greater sacrifice.

There are tremendous resources in the country, human and material resources lying idle. There is abundance of hidden treasure. The loot and plunder by invaders from North and the continued exploitation by the alien rule have not exhausted the resources of our country. The culture of our country has not allowed our people to be seized with spiritual poverty. Men of integrity, imbued with a spirit of sacrifice and animated by a desire to serve the country are not wanting. For one reason or the other, they are *in cognito*. A bold and unorthodox approach is required to bring them into use.

We are living in an age of technological development. There has been a marvellous progress in science. Backed by these advantages it is rather derogatory to our competence and more so to our intelligence to feel like being lost in the wilderness and show symptoms of frustration.

To counteract these advantages a good deal of inertia is pervading the country. A sense of too much dependence on others is making its headway. A habit of trying to earn easy incomes is fast developing. So it will be a moral suicide to rest content with formulating schemes and passing laws. Proper supervision over the implementation of the schemes with due diligence and utmost purity is the primary thing.

The Bharat Sevak Samaj, incorporated on non-party lines, is spreading its branches like a banyan tree and doing splendid work. A silent revolution is going on in villages where the Community Development Projects and the Local Extension Schemes have started. In some cases the government machinery is not keeping pace with the enthusiasm so widely generated amongst the people.

1 P.M.

Urgent measures are called for to distract the bureaucratic mentality of the officers and effect simplification of the procedure of preparing estimates and sanctioning and disbursement of monies.

We are just on the threshold of national development. We have no doubt committed many mistakes. Let us not look mournfully to the past. It comes not back again. We have gained in experience to wisely improve the present which is ours. Our achievements so far in the economic, social and political fields have fortified us to go forth to meet the shadowy future with courage and manly heart.

Shri Achuthan (Cranganur): We are very happy that you have recovered from your illness and have come back to direct our deliberations here. In fact, I am one among the many who really felt your absence. Even though you are in the Chair, occasionally your questions and interruptions really remove the monotony and give us a new spirit.

Mr. Deputy-Speaker: Is this part of the Demands for Grants of the Finance Ministry?

Shri Achuthan: I am coming to that.

Coming to the Finance Ministry's demands

सर्वेगुणाः काञ्चनमाश्रयन्ति

Everything depends upon finance. In home life, in society's life, in a country's life, unless finance is all right, all our policies, plans and expectations will not fructify. So is the case with our country. In fact, it is

[Shri Achuthan]

really gratifying to note that after the war, after independence, even though there were inflationary tendencies in this country, they have come down and now there is no ground for apprehension about inflation. According to me, practically this is not a problem at all. Deficit financing can go on to a very considerable extent in giving finance to all sectors of our industries. You know that unless there is a correct tax policy and price policy, a country like India, a vast country like ours with lakhs and lakhs of villages, with more than 75 per cent. of the people depending on agriculture, cannot thrive. Even though we may try our best under the Second Five Year Plan to industrialise the country by large-scale, small-scale, private and public enterprises, unless the agriculturist, the middleman, the ryot and the cultivator have got that standing, that backing, that something to fall back upon, this country cannot expect to progress with a betterment in their life and an increase in the national income and standard of living. We all want that the agriculturist must come up. But what is the method? There is the Taxation Inquiry Commission's Report. Government may study it in detail and before the next year perhaps, they must see that the recommendations made there are put into effect.....

I am glad the Finance Minister today introduced by leave of the House the State Bank Bill. I am very glad about it. But that is not enough. When we go through the Report of the Rural Credit Survey conducted by the Reserve Bank, it reveals a lot of things. Let us, for instance, visualise the picture of the village folk in this country. I have done something in my little village. It consists of just 12 square miles. What is the position as it is? We say—the Prime Minister has said umpteen times—that there must be energisation and activation from the bottom. Everybody in India, whether he believes in school economics or in ultra-revolutionary economics, says that unless the bottom is energised and activated, this country cannot expect a solution for unemployment or

under-employment, or raise the standard of living and the national income. In the village, there is no source for getting money except the Money lenders, and a few commercial banks. When we try to get some loan from a commercial bank, what is the position? It is difficult, it is almost impossible, for a cultivator who is worth some Rs. 5000 taking his house, property, everything, together, to get Rs. 500 loan. That is the position in my little village. How can we expect a cultivator who is worth only Rs. 5000, who has got a house, an acre of land or may be, two acres of paddy land, to raise his income and raise his standard of living? That is what is agitating us. He must have something in reserve, something for investment. How can we expect that?

This picture has been very well described in the Rural Credit Survey Report. I was just going through a summary of that Report. Unless the Finance Ministry takes upon itself to see that in the villages, they are provided with credit facilities, we cannot progress. Even if we have industrial and financial corporations or national industrial development corporations, that does not matter. If you see that money flows into each village, at least a lakh of rupees or Rs. 50,000 in one year, you can see agricultural and small-scale industrial production going up, a betterment of life and saving. Even if nothing takes place, from the face of a single villager you can see how happy he would be; his worries will be removed and he will be contented and satisfied. That will have a psychological effect, and he will not be at the beck and call of the moneylender or the commercial bank for Rs. 50 or Rs. 100. Now, if he wants money, he has to sell his things or hypothecate them and borrow money at a price dictated by the moneylender. That is everybody's experience.

So that this must be the first thing that should be done. The Finance Ministry must concentrate more on that Report. We should see that co-operative banks are developed. Let us take

a risk. If at all we are going to lose crores on that account, it does not matter. The money is in the country. Let the Minister, Shri M. C. Shah, pay a surprise visit to a single village without anybody else, spend one day or two days there, and make a random inquiry of families as to what is the position, what finance have they got. That is just the method, the yardstick or measure to see how our experiments, planning and resources can go to benefit the common man there. Unless the common man comes up, there will be no salvation for the country. That is the only thing that I want to impress upon the Finance Minister. He is a very hardworking, clever and able man who has in his heart the seven lakh villages of India. But practical steps must be taken. For that purpose, even if you print notes worth Rs. 500 crores, it does not matter. For that purpose, nobody will grudge it. So that by next year when we discuss the Demands for Grants of the Finance Ministry, there must be in all villages either co-operative banks or rural credit banks or other banking institutions of government which will give money to the agriculturist. The security asked for most not be 10 times the amount advanced. That is not the criterion. The people in the villages, the villager the agriculturist, the ryot are our backbone and they must feel that the Government are there to help them. They have their families, their wives, fathers and children and they have to work and enjoy their life. That is the thing I want. That is the point on which I wanted to speak. The Report of the Taxation Inquiry Commission is there and the Report of the Rural Credit Survey is there. We must see that that is a very serious indication that unless the agriculturist, the ryot, has got something in reserve that he can call his own, no industry is going to flourish, no small-scale or cottage industry, no khadi or handicraft or handloom industry is going to sell its products and get something. The agriculturist must have that money. That is my experience in my little village; I have inquired into those things. Unless this is done, unless all the State

Governments are asked to do this, our country cannot progress. That is the one thing that I demand. There is nothing else. Unless it is done, unless we concentrate our attention on energisation and activation from the bottom of the common man, unless we raise the standard of living of the agriculturist, unless he is able to save money for his use in time of need and for investment the national income and national production will not be satisfactory and we cannot expect our agricultural India, our Bharat Varsh, to go up.

Shri C. R. Iyyunni (Trichur): There are many matters for which our thanks are due to the Finance Ministry. With regard to the question of the concession that has been granted to the small match factory owner, certainly that is a matter in which we can take very much pride. As a matter of fact, it will be seen that at one time in small towns like Trichur and other places, there were a number of small match factories which had to close down on account of pressure from the big factories. Even poor people in the towns, and from outside the towns, come from their homes and do this work in match factories. As a matter of fact, every poor family in Trichur and round about, was getting four annas to eight annas per member per day, but on account of the impact of these big factories, these small factories had to close down. Now, it is seen that the Government, in view of the fact that many small match factories are put to considerable difficulty on account of this have given some sort of concessions.

Another matter to which I would draw the attention of Government is that in the report it is stated that with a view to reduce unemployment some schemes have been undertaken in U. P. and Travancore-Cochin. I know, probably, much more about Travancore-Cochin than about U. P. or West Bengal. There, the population per sq. mile is 1000 and odd; and, it is one of the most densely populated places probably in the whole world, and in India, there is no doubt. If per capita land is taken, it would be

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seen that Travancore-Cochin has got only a little more than 5/8 of an acre. This 5/8 of an acre would include both forests, mountains and backwater. As a matter of fact, the culturable area will be very little. On account of the acute situation there, the people have resorted to self-help. There is a very large number of people who have gone abroad, throughout the country, throughout the world. There is a very large section of the people, both among the educated and uneducated who have not got any means of livelihood. They are without employment.

One of the solutions that I have to suggest, and it has been practically seriously taken into consideration by the Centre, is colonisation. It is rather regrettable to find that not a word is spoken about the free movement of people from one place to another, from one end of the country to the other, in the First Five Year Plan. As a matter of fact, it must have been one of the things which ought to have caught the imagination or the attention of the Planning Commission. In the Second Five Year Plan, I am sure, something would be done by way of colonisation. Unless a lakh of families are sent out of the State, it will not be possible for the State to maintain the high level that it has been able to maintain up till now with regard to so many matters. There has been education, there have been hospitals, there are the banks and there are so many other things.

Shri M. S. Gurupadaswamy (Mysore): Malayalees are found everywhere in the world now.

Shri C. R. Iyyunni: That is all right. What I say is wherever you go, whether you go to Mysore or anywhere else, the population is very much less.

Shri M. S. Gurupadaswamy: But, they have become such a menace to the Mysorean population.

Shri C. R. Iyyunni: That is all right. What I say is that there are other place which cannot develop on account of the paucity of population. If to

those places, people from Travancore-Cochin or U. P. or West Bengal are transferred, they will be an asset to the country and, as a matter of fact, they have shown it. As a matter of fact, within the last half a dozen years, about 2 lakhs of people have gone from Travancore-Cochin to Malabar side and what is the result? Lands which were left fallow, which were not being cultivated for centuries together have now become smiling gardens. That is what they have been able to do there. That is with regard to the capacity of the people. If they go abroad—I mean to say, from the State where they are to other States—they will be an asset to the State to which they are transferred and it will be a benefit to Travancore-Cochin also or places like that so that the pressure on land will be considerably reduced (*Interruption*).

I would say that the Planning Commission should have paid greater regard to this question. There are States where the population is only 200 or a little over 100 and there are places where the population is 400 or 500 and here the population is 1000 and odd per sq. mile. If mountains, hills and backwaters are taken away, then, it will come to about 1500 or 1600 per sq. mile. If anybody from the North going to the South goes along the roads, it will invariably be seen, wherever you go, that people are living and doing some kind of work which does not give them plenty of food to eat. In spite of all the efforts they have put forth to go out in search of employment, the number of people left there is too much for the land to maintain. That is one of the points which I wish to urge.

The second point is—and it has been sufficiently urged by my hon. friend Shri Achuthan—with regard to the facilities to be afforded to the agriculturists. A Committee was appointed by the Reserve Bank of India to go into the question and they went into it in great detail and made some recommendations. The recommendations are perfectly all right. But, I have got my own doubt as to what extent

these recommendations will come into force. What are the main recommendations made by that Committee of the Reserve Bank of India? They say that, in the matter of giving loans, sufficient care should be taken and the loans should be given to such people from whom you can get them back. Not only that; at the time the loan is granted, there must be sufficient security. If this is going to be strictly followed, there is not the slightest doubt that it will not do any good to anybody. It is said that the rate of interest would be less by 2 per cent than the ordinary loans granted to other people. It is well and good. The difficulty is that it should reach the agriculturists. If it does not reach the agriculturist it is of no use to him. It is true that a big Bank is going to be started—well and good—and it will have branches all over the country. That is also well and good. But, if the money that is there is not distributed amongst the people—of course, there would be a certain amount of strict rules, I too have been in the banking world and there must be some amount of rigidity in order that it may run on sound lines—and, unless some amount of risk is undertaken, it will not be possible for the agriculturists to get it.

There are three kinds of loans made mention of in that report. There is the short-term loan, there is the medium-term loan and there is the long-term loan. The difficulty is that whenever the question crops up, the Reserve Bank does not want to take any responsibility and does not want to undertake a risk. What the Reserve Bank says is "We are prepared to give a loan to a big bank." Certainly, the Reserve Bank is not going to lose a single pie. If money is given to a big bank, there is sufficient security. That big bank will give money to the co-operative institutions and finally the co-operative institutions must grant loans to the agriculturists. In that case, the whole risk will be on the co-operative banks and not on the bank higher than it or the bank still higher than it. So far as the Reserve Bank is concerned, it will not take on any

responsibility and it will not undertake any risk. In that case, they can easily find fault with the small banks. It is not a question of grant but it is a question of loan. What I would submit is that only such care can be taken as will involve a certain amount of risk also. It may be that sometimes you may lose a part of the money. Unless the money is made available to the agriculturists who need it, certainly it is not going to be of any use. As a matter of fact, it has been stated in this House that we are going to have nationalisation of banks. There is the Imperial Bank, but what is the kind of business that the Imperial Bank does? I am coming from a place where there is a branch of the Imperial Bank. The kind of business it does is simply this. If you have got plenty of produce, you can place it in the custody of the Bank and on the strength of that produce, you get money, but you will not get money more than half the value of the produce deposited there, that is, the produce deposited there should not be less than double the amount that is given. With regard to the overdraft account, as a matter of fact, you will find that only a half a dozen people are given overdraft account in the place from which I come, which has a population of about 65,000. In Madras also, the number of people given overdraft accounts will be very few. Probably, their work will consist more of exchange work than any other. For the ordinary man, he will have to approach a small bank, and if he approaches a small bank, he will have to pay a bigger rate of interest. Even then, he gets money not to the extent that he wants. After giving a higher rate of interest on the money, what will be the return that the ordinary man gets? It will be very little and so he becomes more and more indebted as years roll on. If the interference of the State is such that the agriculturist or the petty merchant or petty trader gets money at a lower rate of interest and if he can repay the money by instalments then it is all right, but that is not what is being done. If that is the procedure that is going to be adopted by the Reserve Bank, it will be all

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right. Of course, the Reserve Bank will always be careful as regards giving money as loan, but if they are too strict, it will be of no use absolutely.

With regard to the granting of permission for raising of capital issue, I find in the Report that Rs. 50 will be charged for an application for the issue of capital. It is well and good. The Government wants to make some money. Certainly, the Government must make money. But suppose the capital issue is not granted, what will be the effect? Will the applicant get a rebate? I would certainly say that it will be fair that a rebate should be granted if an application for raising capital is not allowed.

Shri Velayudhan (*Quilon cum Mavelikkara—Reserved-Sch. Castes*): Why not the money be refunded?

Shri C. R. Iyyunni: That is exactly what I say. Rs. 50 is taken from a bank or other institution so that it may get the consent of the Government to raise any capital, but if the application is rejected, certainly I would suggest that 50 per cent of the amount that has been paid to the Government should be given back to the bank or the institution.

Shri Velayudhan: Why not the whole amount be given back?

Shri C. R. Iyyunni: This is all that I have to say.

Shri U. M. Trivedi: The Finance Ministry spends the greatest amount of money, but its Report is the smallest that we have got and it is, in most cases, very vague. However, there is one particular point to which I wish to draw the attention of the hon. Minister and that is with reference to the opium policy of the Government of India. In the last session, on the closing day, I had raised a point and asked the hon. Minister to make a statement on certain discriminatory policies followed in the grant of opium

cultivation licences. At that time I was promised that the matter would be looked into, but it is now nearly six months and nothing has come out of that. When I raised the question of the Government of India's policy infringing the International Agreement, the hon. Minister felt a bit annoyed and said that nothing of the kind had taken place. I would, therefore, draw the attention of the hon. Minister to the protocol of 1953, which was ratified by the Government of India in 1954,—to the provisions of article 3 thereof. He will find that we have to follow, under that protocol, a regular policy of limiting our acreage. Once a particular acreage at a particular place is fixed as the limit, pursuant to the policy laid down by this International Agreement, into which we have entered, it is not fair on our part to increase the acreage at another place. In this particular instance, as I said then and I repeat again, there is something very fishy about the whole affair. In the Kapasin and Rashmi Tehsils of Chittorgarh District, opium was grown and licences were given up to the year 1953. In the Agar Tehsil in Ujjain District, licences were not given from 1950, and yet, suddenly in 1954, licences in Agar were started again. Licences in Kapasin Tehsil were stopped. What can be the reason for this discrimination? What can be the reason for the fact that after having reduced the acreage of growing opium, you resort to this method of increasing the acreage?

Another thing that has been brought to my notice is this. At some places, some very important political persons stood in the way of the Government and persuaded peasants to grow opium where licences were not given. After opium had been sown, it was found by the Opium Department who went there. These influential persons stepped in and would not allow the Government agencies to destroy the growth of the opium and licences had to be given to these people with retrospective effect. It is this sort of

affair which must be looked into by the Government and completely stopped.

On the question of distribution of opium, I will draw your pertinent attention to it. It is true that our Constitution provides that opium cultivation is carried out by the Government and distribution is also carried out by the Union Government. It is the State Governments which derive benefit out of the revenues that are yielded by the sale of opium. Now what happens? A uniform policy is not pursued by the various States to which supplies are made. At great cost we manufacture opium; we maintain a whole machinery for this purpose; the Union Government stores it. But the Ajmer Government sells it at one rate; the Delhi Government sells it at a different rate; the Rajasthan Government at a third rate and the Madhya Bharat at yet another rate. The net result is that smuggling of opium, which cannot be called contraband opium goes on by sources and through sources where opium is legitimately purchased by contractors. It is, therefore, in the interest of the States and in the interest of the country as a whole that uniform policy is pursued in the sale of opium. To my mind it would be very legitimate and fair if a particular rate is fixed by the Government of India at which it may be sold by the States, so that they may not be tempted to sell it, at a higher rate, or undersell it.

Last year, and also during my speech in the course of the discussion of the Communications Ministry's grants. I had occasion to draw the attention of Government to the policy which is being followed about the Post Office Savings Bank rate of interest. This Post Office Savings Bank is completely controlled by the Finance Ministry. The National Savings Scheme and the organisation is also controlled by the Finance Ministry. On the one hand without spending anything, by the Post Office acting as the agent, Government gets a good deal of money, huge sums, and the rate of

interest offered is only 2 per cent—2 per cent to the very poor man who depends upon it, and who thinks that you are the best custodian of his money. To him you give only 2 per cent rate of interest, whereas in the National Savings Organisation, where you have got big guns and who make money out of it, you pay at the rate of 3 per cent. We pay to the National Savings Commissioner and his whole staff a separate sum of money, and pay a higher rate of interest to the investors. I cannot see any rational basis, or any reasonable bias for such a policy which makes you pay a higher rate of interest and spend more money to get people to invest in it. I ask a pertinent question: Why is it that the rate of interest in the Post Office Savings Bank is not being increased and the whole organisation of the National Savings Scheme is scrapped?

Government has now decided to stop the export and import duty which were being levied by the two Part B States Rajasthan and Madhya Bharat. Having done that, I would ask the Government to look into the various loopholes that do exist even today in these two States, where export duties are being charged under various names. For example, even today in Rajasthan an export duty is charged on stones which are quarried in Nimbaheda. An export duty is still being charged and people cannot come here and make a move before the Supreme Court or get redress from the Supreme Court. But it is the duty of the Government to look into it.

The last point to which I wish to draw the attention of the hon. Minister is this. We have been clamouring all along in regard to the provisions that have been made by Government for making payments for privy purses. These are, it is said, very sacred agreements. I do not want to break their sanctity. I do not for a moment suggest that you should go back upon your word. You may respect them: I have no grouse about it. You may stop them: I do not care. But what I feel is this. Do not for the sake of God, do not for the sake of this

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country, make new people receive your privy purses. Already from the Rajasthan Budget I find that one Mr. Manikya Lal Varma, has been paid a contribution of Rs. 75,000 for making some voluntary contributions and that out of the funds which the Government of India has given to the Rajasthan States. How can you allow a particular person to be paid Rs. 75,000, and for what purpose? Where is this Rs. 75,000 to come from? Who will give you back this Rs. 75,000 and how is it to be utilised? Can you make such contributions from the taxpayer's money?

Shri Jhunjhunwala (Bhagalpur Central): A reliable servant of the public.

Shri U. M. Trivedi: Then I think you will agree that all of us should be paid some privy purses. My objection is that when we want this question of privy purses to be reviewed, this practice of making contributions to private persons should not be extended in this manner. The money of the Government is not meant to be paid to private persons, or put to private uses, to be spent by them in whatever manner they chose.

Again looking into the list of political pensioners, persons to whom political pensions have been granted from the moneys contributed by the Government of India, I find that a concubine by name Gafooran Jan has been granted a pension of Rs. 150 by the Rajasthan Government.

Sardar Hukam Singh (Kapurthala-Bhatinda): Why do you grudge her that amount?

Shri U. M. Trivedi: Why a concubine, of all persons should be given a political pension I cannot understand. It is said that she is in some way related to the hon. Chief Minister of that place. But that is neither here nor there. She might be the best person, or she might not be the best person. That is not my concern. My contention is that amounts given as financial

aid to the Rajasthan Government should not be utilised for purposes of satisfying the private desire...

The Minister of Defence Organisation (Shri Tyagi): I am sorry there is no question of private desire.

Shri M. C. Shah: The Central Government pays to whom?

Shri U. M. Trivedi: To Gafooran Jan, the concubine of the last Maharaja of Karanli. She was not getting any such thing right up to the year 1954. It was not a contribution which was in vogue before.

Shri M. C. Shah: It is paid by the State Government or the Central Government?

Shri U. M. Trivedi: From moneys paid by the Central Government to the Rajasthan Government for purposes of political pensions. What type of a political pension can be given to a concubine I cannot understand.

Shri Tyagi: She must be a political concubine.

Mr. Deputy-Speaker: Possibly she has a claim for maintenance on the late Maharaja of the State and that matter has been settled only recently.

Shri U. M. Trivedi: Maintenance of hundreds and hundreds of others who were getting allowances from Rajas and Maharajas has been taken away and very recently there was a case decided in the Supreme Court where maintenance which was granted to the Begum of Tonk was ratified and continued to be given to that lady, but was resumed without giving any reason. I can understand a consistent policy but I cannot understand this discriminatory policy that you can pick and choose one Gafooran Jan and make this payment to her.

Mr. Deputy-Speaker: That is the last point, I suppose.

Shri U. M. Trivedi: One point more about this tobacco excise.

Shri K. K. Basu (Diamond Harbour): No more *begums* and *Jans*.

Shri U. M. Trivedi: I will stop here at these *begums* and Jans. In regard to tobacco excise, there is a certain system under which some allowances are made, and excise duty is not charged over a certain quantity of tobacco. But there should be a uniform policy in the whole of India in regard to the granting of such concessions. It so happens at present that there are two districts close by, and in one district, a particular amount of exemption is granted while in the other district a greater amount of concession is granted. The result is that when there are two neighbours whose fields are close by one of them begins to grumble about the concession that is being granted to the other. This discriminatory policy of Government is thus brought to the forefront on account of the smaller or greater amount of concession which is granted to the various parties. I therefore submit that wherever the Government of India levy excise duties on tobacco or grant concessions on tobacco, the same uniform policy must obtain throughout India.

Shri Sadhan Gupta (Calcutta South-East): Fiscal policy is one of the most important factors which can contribute to economic development and industrialisation of the country. In our country, however, where the need of industrialisation and economic progress in general is the greatest, the fiscal policy operates quite in a reverse direction. We find that the Finance Ministry is hand in glove with the worst kind of exploiters of this country, native as well as foreign.

The Ministry that sends up the price of cloth and footwear, of sugar and soap, that are consumed by the poor men or the middle Classes is at the same time very generous to big business both Indian and foreign. In the short time at my disposal I cannot be expected to give an exhaustive treatment of the various ways in which the interest of the country as a whole is being sacrificed at the altar of native and foreign big business, but I shall endeavour to give only a few instances which will be typical, though not exhaustive.

Let us take the classic example of the Industrial Finance Corporation. The Sucheta Kripalani Committee had pointed out various shady features of that Corporation. It had revealed how the directors of the Industrial Finance Corporation gave loans freely to their own concerns, how out of Rs. 12 crores of loans which were disbursed, Lala Shri Ram's concerns got Rs. 2½ crores, Mr. Saraiya's concerns got Rs. 1.10 crores, and Mr. V. P. Bhangis got Rs. 1.07 crores, i.e., to say the directors between themselves took about Rs. 4.67 crores as loans to their concerns out of the Rs. 12 crores. But instead of dealing strongly with this kind of thing, the Minister of Finance actually tried to whitewash the whole affair till it was brought up in a debate in this Parliament, and strong feelings were expressed. Although, I believe the old directors have gone, yet as the Audit Report reveals, the same kind of thing is going on still and even worse things are happening. So, we learn from the Audit Report how the concerns connected with the managing director got loans, and how other ways were devised of squandering the money which the Industrial Finance Corporation receives, or which is guaranteed by Government. Loans were given to companies which were capable of raising their own funds by the issue of share capital or other ways, or to companies to whom loans were not justified in view of the risks involved. It shows how there was a disproportionate growth of administrative expenditure. It shows how one and a half air-conditioned fares were paid to officers contrary to rules which prescribed that only first class fares should be paid. It shows also how the Government guarantee was repeatedly invoked for such flimsy purposes as purchase of land for a building which was not built or for a smaller building which was built, and so forth.

Now this kind of thing is going on again, and the country is very eager to learn what the Finance Minister proposes to do about it. Are we going to be robbed perpetually by the Industrial Finance Corporation? Is the taxpayer's money going to be prepe-

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tually squandered by this Industrial Finance Corporation, which as we know consists of and is controlled by native big business? That is as far as native capital is concerned.

Let us come to foreign capital. Now it is apparently thought that we should have as much foreign capital as possible, because there is not adequate capital formation in our country. There is no attempt to create conditions for capital formation. There is a false cry that capital formation is being prevented by steep rate of taxation. This is directly contradicted by the report of the United Nations Commission on Economic Development, which says that surplus money in the hands of the upper income groups contributes not to capital formation, but is wasted on luxuries.

It is also revealed by the Taxation Enquiry Commission how the managing agents take away the bulk of the profits, 14 per cent of the profits of concerns, and 50 per cent of all dividends that are paid to shareholders. If the profits of the companies are to be creamed off like that there can certainly be no capital formation. Therefore, this kind of thing has to be obviated.

It is also clear from the income-tax data that taxation is not a real bar to capital formation because it appears from those data that although income-tax taxation has gone on, yet the surplus available in the hands of companies after payment of taxes has generally gone on increasing. In 1950-51 the surplus was Rs. 76 crores. In the next year it was Rs. 108 crores, in the year after that there was a slight decline to Rs. 98 crores, and in 1953-54 it had gone up to Rs. 124 crores. So, taxation is not the bar to capital formation.

The bar to capital formation is really the managing agency system to a great extent, and also the fact that income is getting concentrated in the upper groups and is therefore not being invested but being spent on other

things. These things have to be corrected, and they could be corrected through the creation of an investment pool. We have repeatedly pleaded for it. We have asked Government to establish an industrial bank, where a substantial portion of the net profits of companies should be compulsorily deposited. Our idea is that after leaving about thirty per cent of the net profits for distribution, the rest should be compulsorily deposited in an Industrial Development Bank established by the State and the funds will be at the disposal of the State. The companies who deposit would get reasonable interest. If a depositor has to expand his own concern and such expansions are thought not contrary to national interests, then, he may withdraw from the deposit and use it for expansion. Otherwise the fund would be at the disposal of the State and it should direct it to channels of investment, either public or private; even in the shape of loans to private concerns. That is not being done. Instead what is being done is to give reckless invitations to foreign capital.

The Finance Minister—I think it was last year—when he was touring the United Kingdom and the United States was pleading for capital from those countries. What kind of capital do we get from them? What kind of assistance do we expect from them? We understand that \$60.5 million is coming as economic aid from the United States. Again \$19.5 million is coming as technical aid from the U. S. A. I believe some capital is also coming. What is the nature of these? Half the economic aid of this \$60.5 million is to be taken in the shape of surplus farm products of U. S. A. That is the story why we are importing ghee from the U. S. A. Because the U. S. A. cannot dispose of its butter and ghee we had to take it as part of our \$60.5 million aid. Naturally such surplus products cannot be expected to keep fresh very long. The object, therefore, is to relieve the U. S. A. crisis and not to solve our crisis.

About this technical assistance also it is very interesting. The technical assistance will be granted only if we engage U. S. technicians. According to the Minister of Commerce and Industry, Shri T. T. Krishnamachari, one-third of the U. S. technicians are very bad; one-third are average and one-third are good. Whether these technicians are good, bad or indifferent—every one of them is a white elephant. Can we afford to keep them—those who are not good—those who are indifferent or bad?

There is another string to it. It is that if we have to and if we try to secure technical assistance from any other country, we have to inform the United States. I wonder what kind of sovereignty we have when we agree to such kinds of strings. This is most derogatory to the country.

What about the capital that is coming? I could understand Mr. Deshmukh getting loans from the United States or from England at a reasonable rate of interest on a Government-to-Government basis; but that is not what is coming. What is coming is private investment. In this way our economy is being mortgaged to powerful foreign interests because it is very clear that the private investment is not coming from small men; it is going to come from big monopolists who have a shady record in whichever country they had gone. However, to complete this foreign domination, we have the Industrial Credit and Investment Corporation. There, the foreign and native big business have combined. Native big business is ever seeking links with foreign big business because that would be an effective protection against future nationalisation, or future curb on high profits. Nationalisation in case of native business may be easy but in the case of foreign big business, complications would be created. Diplomatic complications would be there, and therefore, perhaps the Government would be very chary of proceeding further with it. Everyone knows how the Prime Minister has come out with the theory of dishonour or lack of honour

of denying compensation in the case of foreign capital. That is why the native big business wants to link up with foreign big business in order to save itself also from nationalisation and curb on its profits. The Corporation has been a god-send to them because that has opened possibilities for securing these alliances. The danger in this Corporation is that the financing power it has may be utilised in grabbing our national economy. Outside the Corporation, the foreign interests that are there may insist that these companies who seek loans would allow these foreign concerns to have considerable interest or part of the interest in their share capital and that way hinder our economy. There is no protection against this. I give the Finance Minister a fair warning of it; he has to guard against it.

I could have talked of how the oil refineries have been allowed to raise capital by way of debentures and cumulative preference shares and thereby deny out nationals the right to vote and the right to participate in these ventures. This is a very ominous thing. I believe it is part of the agreement. If it is so, it must be modified and pressure should be put to modify it under our power to sanction the capital issue in these concerns.

Regarding the capital that comes from the United States and which we are expecting, let us take some warning from what they are saying. The American journal, *Time*, and the other American sources distinctly say that they are interested only in developing those industries which will yield high profits and quick returns. Therefore, basic industries are completely ruled out. No basic industry will yield high profit or quick returns. What we are expecting from the foreign sources is not development of our basic industries but those industries which may be developed by our national capitalists and their competition with our genuine national industries.

Lastly, it is urged that it may be that if foreigners are given a financial stake in this country, the experts

[Shri Sadhan Gupta]

sent by them will work better. It is a very fallacious argument. It is a very dangerous argument. If you want good work from experts, you can engage them on a decent salary; if they show particularly good work, you can pay them bonus but you should not rely on financial stakes. On the other hand, to give big financial stakes to powerful foreign monopolists is fraught with very grave dangers. We have the example of Gautemela where because the State sought to interfere with these financial stakes, a war was let loose. We know how these monopolists there who are from America have no scruples and have no qualms conscience in interfering in the internal affairs of a country and even in seeking to overthrow the Government when it suits their interests. Therefore, if we go on creating too many of these financial stakes, we may be sure that there is grave national danger for us. They will sabotage production when we come in collision with them, and they may very well take advantage of their dominant position in hatching all sorts of conspiracy against our nation.

2 P.M.

Therefore, we demand the end to this scandal of the Industrial Finance Corporation. We demand speedy abolition of the managing agency system and the creation of an investment pool for capital formation. We demand an immediate switchover from a policy of taking equity capital or bogus economic and technical aid to a policy of securing loan capital and technical know-how on reasonable terms. And we demand effective and adequate State control over the Industrial Credit and Investment Corporation and adequate participation of national capital in the ventures of the oil refineries. I hope the Finance Minister will bear in mind all that and really follow a policy in the true national interests.

Shri Mohanlal Saksena (Lucknow Dist. cum Bara Banki Dist.): I have carefully read the speeches of the hon. the Finance Minister, the reports is-

sued by the Finance Ministry and also glanced through the report of the Taxation Enquiry Commission. And I have been driven to the painful conclusion that the Finance Ministry has failed to effect economy where it was possible. It has failed to stop waste and to prevent avoidable and unnecessary expenditure.

The time at my disposal is short. I will therefore give only a few illustrations. I shall begin with economy. The hon. the Finance Minister has said that he has been wrestling with this problem for years. He has appointed a committee which has been going and examining the working of the various Ministries. They have made a number of recommendations, and while in the big report it is stated that a majority of the recommendations have been accepted and a fair number have been implemented, in this short report we are told that only a fair number of these recommendations have been accepted by the Government. I do not know the reason for this discrepancy. Perhaps the short report gives out the truth that even the fair number of recommendations have not been implemented but have only been accepted by Government. And the Finance Minister in his speech in the Rajya Sabha has made a confession of defeat in tackling this problem. He said somewhat like this well, if, as suggested by the Taxation Enquiry Commission, we appoint a committee, and I am certain the committee will come to a conclusion that X per cent of the ministerial staff and the Class IV staff is surplus, we do not know where we shall be; for anything that leads to retrenchment creates more problems than it solves. Not only that. He has gone on to say that we have been on the horns of a dilemma and between the devil and the deep sea and all that. And ultimately he says that "Whatever it may be, we cannot effect retrenchment, because it is going to add to the problem of unemployment."

I am sorry I cannot agree with this view-point. Not only now, but for a number of years I have impressed

upon him that whatever the consequences we cannot allow even one surplus member of staff to remain in the Secretariat or in any other office because his presence contributes to inefficiency and adds to corruption and confusion. I think the Taxation Enquiry Commission has rightly suggested and impressed the fact that before we go about taxing here and there and taxing every small and poor man we must show a record that every pie that is given to the treasury is being spent properly and the tax payer gets good value for it. The Taxation Enquiry Commission has said that there has been an increase in the expenditure on general administration to the extent of Rs. 19 crores since 1951-52 when comparing it with the figure for 1953-54. It also says that most of it is due to the increase in expenditure in the Union Government and in the Governments of A Class States. And furtheron it says that the expenditure on general administration in the Government of India alone, which was to the extent of Rs. 2 crores in 1938-39, went up to Rs. 9 crores in 1951-52 and in 1953-54 it has gone up to Rs. 12.4 crores. I do not know what is the position now. But I think it could not be less. If anything, it must be more.

That being the case, if there are persons who are surplus, if you do not want to throw them out on the roads, by all means do not do so, but you may give them one or two or three alternatives. When the Economy Committee was appointed in 1947 or 1948, of which Mr. B. Das was a Member, it made certain recommendations before it came to final conclusions. I had suggested to the Committee, to Government and to the then Finance Minister that every temporary officer or temporary member of the staff should be given notice that the chances are that they have to go within a period of two years, and such of them as wanted to go earlier would be given six month's salary by way of notice. The others might be given training in factories or other technical training, and they could have been given half the

salary or full salary for the period of training. That would have been better. Or they might have been taken out and put on some productive job. It is no use keeping them where they are not needed. You are not only paying them by way of salary but they are wasting your stationery, etc. and, as I said, they are adding to corruption, inefficiency and confusion. I am on strong ground and I can even say without fear of contradiction that the surplus is anything between 25 to 33 per cent. And if that is so, I think we cannot work any plan with this sort of machinery. On the one hand he talks of lack of trained personnel. Why cannot these persons be taken out and trained? I know the question of unemployment is haunting the Finance Minister as it haunts every one of us. But the solution to that is not in keeping these persons who are surplus in the offices but in making full use of them on productive jobs, in training them and not in keeping them in offices where, as I have said again and again, they only add to our difficulties. Sir, I may suggest only a few avenues of employment.

The hon. the Finance Minister knows that I have been impressing upon him again and again the need for taking up house-building on a very big scale. He has complained that the private sector has failed to contribute about six or seven hundred crores of rupees in the First Five Year Plan period. Not only that. It may also be noticed that State Governments have not contributed even twenty per cent of what they were expected to contribute out of their own revenues towards the execution of the Plan. I say you were not correct in selecting the right type of schemes which could have brought this money. I had suggested in this country there will be about two lakh persons who will be prepared to build their own houses costing from five to fifteen thousand rupees, provided they are given suitable plots of land. If you work it out, it would come to Rs. 2000 odd crores. I have worked it out, and I

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got it verified from the CPWD, I was told that a house-building programme costing Rs. 5 crores would give employment to about 15,000 workers for one year. This includes both skilled and unskilled workers. The building industry is the one industry which gives employment to a larger number of persons than others. It is the one industry where not more than 15 per cent of the investment goes towards the capital expenditure and the balance goes towards meeting the labour cost. On the other hand, take any other industry you like. You will find that more than 75 per cent—80 per cent—of the total investment goes towards the capital expenditure and the balance goes towards labour costs. So it has been found from the experience of other countries in the thirties that the building industry can provide a greater amount of employment than any other industry. Not only that. The Government have got land, the Municipalities have got lands and the local authorities have land. I have recently made a study regarding this in U. P. and I was told that in Lucknow, Allahabad, Kanpur, Agra and Banaras—five Municipalities—there was land available which it was calculated would come to about 8,000 bighas and the value would be Rs. 1 crore or so....

Shri Tyagi: The investment will not be productive.

Shri Mohanlal Saksena: It will be productive, in this way. When a person builds houses, he of course helps other industries which are ancillary to the building industry. They will develop. Whether it is productive or not productive, after all, we have to improve the standard of living of our men. We have to provide them with food, cloth and shelter, and that cannot be done with big basic industries alone. We have to give them shelter. I am constantly reminded of the words of Christ:

“The birds of air have nests
the beasts have their dens but

the son of man has no place to hide his head.”

I would like the hon. Minister to organise a sample survey in the city of Delhi itself and find out as to how many persons are living in the houses, the Government quarters, which are meant only for one family. Then he will know what we need. The hon. Minister feels inclined to what I would call the capitalist policy of selling land to the highest bidder. I have told him that our land policy should be socialistic and we cannot have a capitalist policy. But he feels that we will be losing, I mean the State Government will have to lose Rs. 25 crores in a housing programme by way of premia. Assessing these were correct this amount will come out of the pockets of the poor tenants. If due to the rent laws and others the private sector is not going to build houses for renting it to people, the Government have to come forward. We have to devise ways and means, as they are doing in other countries. What are they doing in England? It is a capitalist country. There they do not allow any non-residential building to be built unless it is sanctioned by the Cabinet as being essential in the interests of the whole nation. Now, Shri Tygai is saying that the investment will not be productive. I am afraid that this view is taken in case of housing for individuals. What is happening to the Industrial Finance Corporation? Although it has been taking a subsidy from the Government, it has launched on a scheme of building its office at a cost of Rs. 62 lakhs. Out of this, the audit report says, there is already a possibility of a loss of Rs. 6 lakhs, even in the initial stage. Not only that. Take any other scheme. Why is so much money being spent on non-residential buildings, which need not be built. Whether it is the Health Bureau or any other institution you find that crores of rupees are being provided for constructing non-residential buildings which would not be done even in a capitalist country. The cost of

these private houses, as I have said, would come to about 2,000 crores of rupees. You will not be able to attract this money by any other means. It will not be attracted by your loan schemes, whatever inducements you may give nor will it be attracted to industry. Because a woman may part with her jewellery with a view to spend the money on building a house, not only for the purpose of shelter and convenience but because she knows that at the time of difficulty, she can raise money on that. Similarly, a man who has accumulated some savings for 'the rainy day' might invest in it because he knows that when he puts it into a building, he acquires a credit—worthy status, and any man or bank may give him loan, which otherwise he may not be able to get. So I say that you can never be able to get these Rs. 2,000 Crores by any other means. This figure may not be absolutely correct; it may be less; it may be Rs. 1,500 crores.

[Sardar Hukam Singh in the Chair]

There is another suggestion which I have been making for a long time. It is in regard to railway land. I am told that in foreign countries you find land being ploughed right up to the railway line. Here we have 33,000 miles of railway, and if we just take the average width of the surplus land as hundreds yards, the total area of such land will be considerable. In those days, it was a foreign government; they gave more land that was required by the railways. If you work it out, you will find that there will be about 25 lakh acres of land which will be available and even if one-half of this, is available you can certainly settle a lakh or two lakh families on that.

I have taken more time, but I would like to refer to one or two points more. Take the question of avoidable expenditure. I will refer to only one instance. In the bungalows or quarters for M. P's on Ferozeshah Road we had cement flooring for the bath-rooms; it was good; it was all right. But now a decision has been taken to convert the floor of only

one of the bath room, into mosaic, and that has been done. Here you cannot find money for helping slum clearance schemes in Delhi, and you just spend money on converting floor of a both-room into mosaic. This is all avoidable expenditure, and it should not have been incurred. I feel ashamed that when we talk of doing big things in a big way, small things escape our attention and slip off our hands and these small things are of importance to the ordinary man.

After the food and cloth problems have been solved, the next two problems are employment and shelter. When the time comes, when there is a discussion here or even outside, when there is an opportunity, I will just give schemes by means of which I feel that the ordinary man will stand to benefit more in the shape of shelter and employment than otherwise by other schemes.

I wish again to refer to another....

Mr. Chairman: The hon. Member need not again refer to another thing. He has taken already about 17 minutes.

Shri Mohanlal Saksena: Just one minute more.

I would refer to the Industrial Credit and Investment Corporation. The Government of India have agreed to give a loan of Rs. 7½ crores to this corporation. They are giving this loan interest-free. It is under some agreement with the U. S. Government. I do not know what the terms of that agreement are. But I say that the Government of India are giving a subsidy, which if calculated at the rate of 3 per cent would come to Rs. 26 lakhs; if calculated at the rate of 4 per cent, it will be much more. You can give this subsidy to this corporation, but you will not agree to set up a Central Housing Finance Corporation which can attract the savings of the small man, which can attract the money which the private builders were investing in building houses for renting and which they are not building because

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of the rent laws, death duty and other enactments. I have suggested this again and again and I hope the hon. Finance Minister will kindly consider all the points which I have made. If he does not find my suggestions acceptable, he will just give me an opportunity to explain my viewpoint and he will not be carried away by his big proclivities.

पंडित ठाकुर दास भागंब (गुड़गांव)
जनाब चेअरमन साहब, जब कभी फाइनेंस मिनिस्टर साहब की कोई डिमांड यहां पर आती है, या जब कभी फाइनेंस मिनिस्टर साहब यहां पर अपनी स्पीच देते हैं तो इस खूबी से वह अपनी बात को बयान करते हैं कि उस से सारा हाउस कंटीड हो जाता है। जब कभी हम देखते हैं कि हमारी फाइव इअर प्लान चली आ रही है और गवर्नमेंट को उस के लिये ५६०० करोड़ ६० का इन्तजाम करना है, या फाइनेंस मिनिस्टर साहब को उस का इन्तजाम करना है, तो हम इतनी बड़ी रकम का जो ऐम्प्लूट्यूड है, उसी में गर्क हो जाते हैं। हमारी समझ में नहीं आता कि इतनी बड़ी रकम कहां से और कैसे आयेगी। जब हमारे फाइनेंस मिनिस्टर साहब डेफिसिट फाइनेन्सिंग या डेफिसिट बजेटिंग का जिक्र करते हैं तो सिवा इस के कि हम यह यकीन कर के कि फाइनेंस मिनिस्टर साहब हम से बहुत ज्यादा काबिल हैं, वह इस को हम से ज्यादा समझते हैं, अपना वोट दे दें, और कोई चारा हमारे पास नहीं रहना है। और हम ज्यादा इन्टेलिजेंटली अपना वोट एक्ससाईज नहीं कर पाते। हम चुनावे भरोसा रखते हैं क्योंकि जो हमारे रुपया खर्च करने वाले हैं वे ऐसे आदमी हैं जो बड़े कायस हैं और कभी कोई एक्सेसिवनेस नहीं करेंगे। इस के बावजूद भी जब हम कंट्रीसाइड की हालत को देखते हैं तो हम को कभी कभी उस बात

पर भरोसा नहीं होता कि जो कुछ यहां पर बताया जाता है वह ठीक ही है। आज आप किसी मुफस्सिल टाउन में जा कर पंजाब के किसी जिला हैडक्वार्टर में जा कर देखें, मंडियों में जा कर देखें, गांवों में जा कर देखें आप को यह नजर नहीं आयेगा कि किसी आदमी की भी आमदनी जितनी कि फाइनेंस मिनिस्टर साहब कहते हैं उतनी बढ़ गई है या जल्द बढ़ने वाली है। आप हिसार की मंडियों में जा कर देखें, वहां की किसी एक सारी मंडी में अगर आप एक हज़ार रुपया इकट्ठा करना चाहेंगे तो शायद नहीं कर सकेंगे। तज़ारत पेशा करने वाले लोगों की हालत इतनी खराब है कि जो बयान नहीं की जा सकती। अगर आप जो छोटे छोटे तज़ारत करने वाले लोग हैं, आप यकीन करें या न करें, लेकिन यह सच है कि उन को दो वक्त का खाना मयस्सर नहीं होता। वे लोग आप पूरी तरह से उतना रुपया नहीं कमा पाते जितना वे कमाया करते थे। आप गांवों में जा कर देखिये वहां पर भी आप को यही चीज दिखाई देगी। वह पुरानी प्रास्पेक्टि, वह पुरानी लहलहाहट खत्म हो चुकी है और उन की हालत भी बहुत खराब है। दो साल पहले हम देखते थे कि छोटे शहरों और गांवों में बिर्लिंग आपरेशन्स जारी थे। लोग स्कूलों के वास्ते बिर्लिंगस बनवाते थे, उन्हीं ने पंचायत घर भी बनवाये और यह सब चन्दा इकट्ठा कर के किया। आज आप यह बिर्लिंग आपरेशन्स वहां पर नहीं देखेंगे। दिल्ली और बम्बई में कुछ भी हो, यहां पर जो बिर्लिंग आपरेशन्स चल रहे हैं, इन को आप छोड़ दीजिये लेकिन जो कंट्रीसाइड की हालत है उस को आप देखिये वहां पर न तो तज़ारत पेशा लोगों की हालत अच्छी है और न ही जो खुद काशत करते हैं उन की हालत ऐसी है जोकि तस्सलीबन्धा हो। इस के बरअक्स जितनी

भी हम उन को उम्मीदें देते हैं और बतलाते हैं कि देश तरक्की कर रहा है, इतनी यहाँ पर बड़ी बड़ी चीजें हो रही हैं इतनी बन चुकी हैं, इतनी बनने वाली हैं, इतने कारखाने खुल गये हैं, इतने और खुलने वाले हैं, उन के चेहरों पर कोई खुशी की लहर नहीं दीड़ती और वे चेहरे मायूस ही नजर आते हैं। उनको यकीन नहीं आता कि नियर फ्यूचर में उन की आमदनी पर कोई बड़ा भारी असर पड़ेगा। ऐसी हालत में अगर यह कहा जाय कि देश की फायनेन्शल हालत अच्छी है और जो रोजी पिक्चर, जो एक खूबसूरत नक्या हम उन के सामने पेंट करते हैं उससे उन पर कोई असर नहीं पड़ता। इन हालात में मैं अटब से अर्ज करना चाहता हूँ कि जब तक हमारी गवर्नमेंट इस तरफ खास तवज्जह नहीं देगी और तज्जारत पेशा लोग जो हैं, अपने हाथ से आप खेती करने वाले जो लोग हैं, उन की हालत नहीं सुधरती, उस वक्त तक वे नतायज जिन को हम देखते हैं कि पांच साला प्लान के पूरा होने पर हमें हासिल होंगे या जो नैक्सट प्लान हम बना रहे हैं उस के पूरा होने पर हमें हासिल होंगे, हम उन्हें हासिल नहीं कर पायेंगे। मैं यह नहीं कहता कि जो आप की बड़ी बड़ी स्कीमें हैं जैसे भाखड़ा नंगल वगैरह वगैरह इन से कुछ फर्क नहीं पड़ेगा। मैंने पहले भी कहा था और मैं दुबारा कहता हूँ कि जिन जिन इलाकों में भाखड़ा का पानी गया है वहाँ के लोगों की जितनी उम्मीदें थीं और जितने उन के एस्पीरेशन्स थे—वे इस कदर ज्यादा थे कि लोग खुशी से नाचते थे—वे पूरे नहीं हुए और उन के एस्पीरेशन्स के ऊपर साया पड़ गया है, उन पर ओस पड़ गई है। अब तो हालत यह है कि उन को अपनी प्रोड्यूस की जितनी कीमत मिलने की आशा थी और जितनी मिलनी चाहिये थी वह उन को नहीं मिल

रही है जिस की वजह से जो उन की खुशी थी वह एक तरह से मायूसी के अन्दर किसी हद तक तबदील हो गई है।

अब मैं आप के सामने एक और नक्या खीचना चाहता हूँ ताकि आप इस खयाल में न बैठे रहे कि हालत अच्छी है और आप को कुछ करने की जरूरत नहीं है। मैं उम्मीद करता हूँ कि अगर मैं आपको असली हालत बताऊंगा और जब वह हालत फाइनेंस मिनिस्टर साहब को मालूम होगी तो कम से कम इस की तरफ भी जरूर तवज्जह देगे। मैं उन बंधों का जिक्र करना चाहता हूँ जिन से कि छोटे छोटे आदमियों का गुबारा होता है। मैं चाहता हूँ कि इस तरफ खास तवज्जह दी जाय। चुनाव के जब तक हम नहीं देखते कि हर गांव में लोगों को ज्यादा काम मिले उस वक्त तक हम नहीं कह सकते कि यह जो नेशनल प्रोब्लम है यह हल हो गई है। आप उन को ज्यादा काम दीजिये। जितना काम अब तक हुआ है और जितने रुपये खर्च किये गये हैं इन काटेज और स्माल स्केल इंडस्ट्रीज पर उन में से एक पैसे का भी मैं निशान व असर नहीं देखता जोकि मेरे जिले में खर्च किया गया हो। अपने जिले भर के एक गांव में भी मैं यह नहीं देखता कि जहाँ पर काटेज इंडस्ट्री की वजह से या स्माल स्केल इंडस्ट्री की वजह से इस सूत कातने की वजह से, कपड़ा कातने की वजह से किसी जमींदार की आमदनी में इजाफा हुआ हो। और जिलों के बारे में मैं कुछ नहीं कह सकता। मैं नहीं जानता कि मद्रास में या किसी और सूबे में इस से फायदा हुआ है या नहीं मगर मैं इतना जरूर अपने जिले के बारे में जानता हूँ कि वहाँ किसी किस्म की कोई तरक्की हमें दिखाई नहीं देती।

अब मैं एक और चीज की तरफ आप का ध्यान खीचना चाहता हूँ। आप एक

[पंडित ठाकुर दास भार्गव]

बिल यहां पेश किया गया है जिस के बारे में मैं पहले भी अर्ज कर चुका हूँ और अब मैं फिर फाइनेंस मिनिस्टर साहब को मुबारकबाद देता हूँ कि उन्होंने इस किस्म का बिल यहां पर पेश किया। जिस कंस्टीट्यूएँसी से मैं आता हूँ अगर उस की मैं आप को हालत सुनाऊँ कि इंडेंटिनेस की वजह से उन की कितनी बदतर हालत हो गई है तो मैं यकीन के साथ कह सकता हूँ कि आप का कलेजा आप के मुँह से बाहर निकल आया। वहाँ पर एक पैसा या दो पैसा फी रूपा के हिसाब से मूद नहीं लिया जाता वहाँ पर दो आने और ड्राई आने की रूपा के हिसाब से चार्ज किया जाता है जोकि १८० परसेंट वरुँ आउट करने पर आता है। इस पर शायद आप यकीन न करें मगर मैं खुद उन गाँवों में गया जहाँ इस रेट पर रूपा दिया जाता है और लेने वालों और देने वालों दोनों से मैं ने दरयापत किया और उसी की बिना पर मैंने आपके सामने यह फिगर रखी है। ऐसी हालत में गरीब आदमियों की, ट्रेनेट्स की या जो लोग खुद अपने हाथ से काश्त करते हैं उन की हालत का आप खुद अन्दाजा लगा सकते हैं और मैं इस के बारे में कुछ और ज्यादा कहने की जरूरत महसूस नहीं करता। परमात्मा की कृपा है कि अब कुछ उम्मीद की शुभा उन अंधेरे घरों में नजर आने लगी है और वे उम्मीद करते हैं कि यह रूल क्रेडिट बढ़ेगा और लोगों को इस लानत से जिस में कि बँ आज फसे हुए हैं, नजात मिलेगी। कोई जमाना था जब १९१६ में प्रिन्सी काउंसिल ने दो पैसा रूपा मूद एक्सेसिव करार दिया था। पंजाब गवर्नमेंट ने ६ परसेंट से ज्यादा रेट आफ इंट्रेस्ट को कहा था कि यह एक्सेसिव है योजोरियस है लेकिन जब हम १८० परसेंट देखते हैं तो अगर कोई रे आफ होप

आ सकती है तो वह तभी आ सकती है, जब देश में रूल क्रेडिट बढ़े और हमारे इस इलाके में जाये जिस से लोगों को कुछ आराम मिले।

अब मैं आप की तबज्जह इन्कम टैक्स डिपार्टमेंट, एक्साइज डिपार्टमेंट और कस्टम्स डिपार्टमेंट की तरफ दिखाना चाहता हूँ। जहाँ तक कस्टम्स डिपार्टमेंट का ताल्लुक है इस से मुझे ज्यादा वाकफियत नहीं है, इसलिये मैं इस पर ज्यादा नहीं कह सकता। लेकिन मैं इतना जरूर जानता हूँ कि जो लोग बाहर के मुल्कों से आते हैं और वे जो यहां रहने वाले हैं दोनों ही शिकायत करते हैं कि दुनिया भर में कहीं इतना हार्श, अनसिम्पैथेटिक और अनजस्ट ट्रीटमेंट नहीं होता जितना यहां पर होता है।

फारेनर्स के साथ तो फिर भी कुछ अच्छा बरताव होता है क्योंकि मफेद चमड़ी अब भी इस देश के अन्दर बहुत रिस्पेक्ट कमांड करती है लेकिन जो यहां के लोग हैं उन के साथ तो बहुत बुरी तरह से पेश आया जाता है। जो लोग दूसरे मुल्कों में जाते हैं वे बताते हैं कि वहाँ उन के साथ उस कदर हार्श ट्रीटमेंट नहीं हुआ जिस कदर कि अपने देश में वापस आने पर हुआ

श्री त्यागी : पुरानी खबर है।

पंडित ठाकुर दास भार्गव : पुरानी नहीं है। जो रूलज में कुछ तबदीली हुई है कि इतनी कीमत की कोई चीज लायेगा तो उस पर कस्टम्स टैक्स नहीं लिया जायेगा उस से कुछ असर जरूर पड़ा होगा लेकिन जितनी शिकायत आप के पास पहुंचती है उन से आप खुद अन्दाजा लगा सकते हैं कि कितना हार्श ट्रीटमेंट होता है। यह पुरानी खबर नहीं है। यह पुरानी खबर उस वक्त की हो सकती थी जब त्यागी जी इम महकूम में थे।

इस महकमे को छोड़ कर अब मैं इन्कम टैक्स डिपार्टमेंट के बारे में कुछ अर्ज करना चाहता हूँ और इस के बारे में मैं कुछ वसूक के साथ भी बोल सकता हूँ। जहाँ तक इन्कम टैक्स का सवाल है मैं पूछना चाहता हूँ कि क्या अब भी इन्कम टैक्स डिपार्टमेंट में सरकल रेट्स और फर्नट रेट्स नहीं चलते, क्या आप के असिस्टेंट कमिश्नर साहब कोई तहकीकात किये बगैर अदम मौजूदगी, असेसी में यह हुकम इन्कम टैक्स आफिसर को नहीं दे देते कि फलां आदमी के ऊपर इतना टैक्स लगा दो, असिस्टेंट कमिश्नर क्या अभी भी उस केडर से नहीं आते जोकि ज्यूडिशल केडर नहीं है, क्या उन की सब ट्रॉफर्स और प्रोमोशन्स वगैरह सब की सब एग्जैक्टिव के हाथ में नहीं हैं? मैं अब से पूछना चाहता हूँ कि आप अपनी छाती पर हाथ रख कर बतायें कि इन्कम टैक्स आफिसर जो विलायत के अन्दर हैं उन के पास जो लोग जाते हैं क्या उन के साथ भी वंसा ही सलूक होता है जैसाकि जो यहां के ऐसे ही हैं उन के साथ किया जाता है? क्या यह दुस्त नहीं कि जब एक असेसी ब्रिटेन में इनकम टैक्स आफिसर के पास जाता है तो वह यह समझता है कि यह आफिसर मेरा फ्रेंड, फिलासफर और गाइड है और मेरे ऊपर यह ज्यादा असेसमेंट नहीं करेगा। और क्या यह दुस्त नहीं है कि यहां पर जब एक असेसी इनकम टैक्स आफिसर के पास जाता है तो वह डरता डरता जाता है और वह उस आफिसर को अपना दुश्मन समझता है और वह अफसर यह समझता है कि यह मेरा शिकार आया और अगर मैं इसका असेसमेंट बड़ा दूंगा तो मेरी तरक्की के इमकानात ज्यादा होंगे। हमारे यहां असेसीज को बितनी तकलीफ होती है उस को आप भी जानते हैं और मैं भी जानता हूँ। मुमकिन है कि पहले से हावात कुछ बेहतर

हो गये हों, लेकिन हमने अभी तक ऐसा कदम नहीं उठाया है कि एक असेसी यहां पर इनकम टैक्स आफिसर पर उसी तरह से भरोसा करे जिस तरह से कि ब्रिटेन में होता है। इसी तरह से पुलिस का हाल है। मैं चाहता हूँ कि पुलिस अफसर हमारा प्रोटेक्टर हो। मैं चाहता हूँ कि अगर मैं इनकम टैक्स आफिसर के पास जाऊं तो मुझे यह यकीन हो कि यह मेरे ऊपर ज्यादा टैक्स नहीं लगावेगा अगर उसके लिये ऐसा करना लाजिमी ही न हो। हमको आज अपना इन्तिजाम हाथ में लिये हुए सात साल हो चुके। अगर आज भी हमारा असेसी वंसा ही अनुभव करता है जैसाकि पहले करता था तो मैं नहीं समझता कि यह सिचुएशन ऐसी है कि जिस पर हम प्राइड कर सकते हैं। मैं अब से अर्ज करूंगा कि इस के अन्दर तबदीली होनी चाहिये।

इस के अलावा मैं जनाब फाइनेंस मिनिस्टर साहब की तवज्जह एक और अमर की तरफ दिलाना चाहता हूँ। बहुत बरसों से मैं उनकी खिदमत में और उन के प्रिडेसेसंस की खिदमत में जाइंट हिन्दू फेमिली का किस्सा कहता चला आया हूँ। आपकी टेक्सेशन इन्वॉयरी कमेटी ने इस बारे में कुछ दिक्कत देखी और इसलिये लिख दिया है कि अभी सर्वेक्षण लॉ और हिन्दू कोड बिल जाने बाकी हैं, न मालूम उनका हिन्दू जाइंट फेमिली पर क्या असर हो, न मालूम जाइंट हिन्दू फेमिली रहेगी भी या नहीं, क्या सूरत होगी, इसलिये इस मसले पर उस के बाद गौर किया जायगा। यह मामला सन् २७, २८ से चला आ रहा है और हम से बार बार यही कहा गया कि इस का फंसला टेक्सेशन इन्वॉयरी कमेटी में होगा। आप भी हमें यही बतलाते रहे हैं कि जब टेक्सेशन इन्वॉयरी कमेटी आयेगी तो यह मसला तै किया जायगा। लेकिन

[पंडित ठाकुर दास भार्गव]

अब फिर टैक्सेशन इन्क्वायरी कमेटी ने इस मामले को रद्दी की टोकरी में डाल दिया और कह दिया कि हिन्दू कोड बिल खत्म हो जायगा तब इसको देखा जायगा। अगर प्राप की यह मंशा है तो साफ साफ बतला दीजिये ताकि हम ऐसी कोशिश करें कि हिन्दू सक्सेशन बिल में यह जाइंट हिन्दू फैमिली खत्म ही हो जाय और टंटा हटे, और लोगों को तकलीफ न हो। प्राप ने टैक्स से एग्जेंप्शन के लिये ४,२०० और २,००० की रकम रखी है। मैं प्राप से अर्ज करना चाहता हूँ कि प्राप इस २,००० की रकम को नम्बर आफ को-पार्टनर्स से जरब दे कर निकाल दें और फिर टैक्स लगावें तो जस्टिस होगी। जो सिफारिशात इनवेस्टीगेटिंग ट्रिब्यूनल ने की थीं वे सिफारिशात भी हमारे टैक्सेशन इन्क्वायरी कमेटी को हज्म नहीं हुई। इनवेस्टीगेटिंग ट्रिब्यूनल ने लिखा है कि इनकम टैक्स और सुपर टैक्स में कोई फर्क नहीं है। उस ने कहा था कि जिस जाइंट हिन्दू फैमिली में दो या तीन मेम्बर हों उन को इनकम टैक्स और सुपर टैक्स में रियायत मिलनी चाहिये। इनकम टैक्स के लिये तो उन्होंने इसको बतौर रेडी जस्टिस के मंजूर कर लिया लेकिन बगैर कोई बजूहात दिये उन्होंने इस को सुपर टैक्स के लिये रद्द कर दिया। मैं नहीं समझ सकता कि इस में क्या लाजिक है, क्या इन्साफ है। यह तो एक तरह की रेवेन्यू है, और जिस मुल्क में गवर्नमेंट रेवेन्यू बटोरने के पीछे पड़ जाती है तो उस की वह पालिसी बहुत दिन तक कायम नहीं रह सकती। और इस पालिसी से देश में बहुत खराबी पैदा हो सकती है। अगर प्राप इनकम टैक्स में रियायत दे सकते हैं तो कोई बजह नहीं मालूम होती कि प्राप सुपर टैक्स में क्यों रियायत न दें, और इनवेस्टीगेटिंग ट्रिब्यूनल

के उसूल को क्यों न एक्सेप्ट करें। उन्हीं। इस उसूल को सुपर टैक्स के मामले में खत्म कर दिया और उस पर कोई तबज्जह ही नहीं दी है।

जनाब वाला, मुलाहिजा फरमानें कि इस ४,२०० की रकम का चन्द आदमियों को तो एग्जेंप्शन मिलेगा और कुछ को नहीं दिया जायगा। यह बिल्कुल डिस्क्रिमिनेशन है। और मैं अरब से अर्ध कलंगा कि जब तक देश में प्राप के इस कानून में इस तरह का डिस्क्रिमिनेशन है तब तक और चीजों में भी इस तरह का डिस्क्रिमिनेशन कायम रहेगा। जस्टिस का यह तकाजा है कि प्राप हर एक इन्सान को बराबरी का दर्जा तो दें। लेकिन प्राप टैक्स के वास्ते हिन्दू जाइंट फैमिली में जिस में पांच से ज्यादा मेम्बर हों और दूसरों के अन्दर कोई तमीज नहीं करते। फर्ज कीजिये कि किसी जाइंट हिन्दू फैमिली की आमदनी १३ या १४ हजार है। तो उस हालत में पांच आदमियों से उतना ही टैक्स चार्ज किया जायगा जितना कि एक शख्स से। इस का असर क्या होगा। मैं चाहता हूँ कि हमारे फाइनेंस मिनिस्टर साहब इस का फंसला कर दें। अगर वह इस मामले में कुछ नहीं करना चाहते हैं तो वेंसा कह दें ताकि हम कोशिश कर के इस जाइंट फैमिली को ही खत्म करवा दें। प्राप उस के साथ इन्साफ नहीं करते। मैं यह नहीं चाहता कि प्राप इस मामले को प्राप के लिये टालते चले जायें।

मैं फाइनेंस मिनिस्टर साहब का शुक्र-गुजार हूँ कि उन्होंने जो नये टैक्स लगाये हैं उनके बारे में आप्रिपिन माइंड रखा है। मैंने कई आइटम्स देखे हैं, जैसे कि पेंट्स एंड वानिशोज और बूलन गुड्स। इन पर प्राप ने इतना ज्यादा टैक्स लगाया है कि इसका नतीजा यह होमा कि जिनको प्राप

फायदा पहुंचाना चाहते हैं उन को फायदा नहीं पहुंच सकेगा। मैं नहीं चाहता कि आप बड़े कारखानों पर टैक्स लगायें लेकिन अगर आप उन छोटे छोटे आदमियों पर टैक्स लगायेंगे जिन का प्रोडक्शन बहुत कम है तो उस के मानी यह होंगे कि वह स्माल स्केल इंडस्ट्रीज और कांटेज इंडस्ट्रीज जिन के बास्ते आप के दिल में बड़ा साफ्ट कार्बन है उन को बहुत नुकसान होगा। ये लोग इलेक्ट्रिसिटी नामिनल तौर पर ही इस्तेमाल करते हैं। अगर आपने इन पर टैक्स लगाया तो इन को बहुत नुकसान होगा। चूंकि मिनिस्टर साहब ने अपना माइंड ओपिन रखा है और एक दो आइटम्स पर उन्होंने टैक्स कम भी किया है मैं उन की खिदमत में अर्ज करूंगा कि मुमकिन है कि एक दो और आइटम्स पर उनको टैक्स खत्म करना पड़े।

मैं आप का शुक्रगुजार हूँ कि आप ने मुझे वक्त दिया।

श्री चिन्नारिया (महेन्द्रगढ़) : सभापति महोदय, आपने मुझे जो अवसर दिया इस के लिये मैं आप का बड़ा आभारी हूँ।

मैं चाहता हूँ कि मैं इस फाइनेंस बिल को सपोर्ट करूँ, और करना भी होगा, लेकिन मैं फाइनेंस मिनिस्टर साहब को बधाई नहीं दे सकता। किसी देश का फाइनेंस बिल, उस देश की आर्थिक पालिसी का प्रतीक होता है। अब तक हमारी आर्थिक पालिसी काफी साफ नहीं थी और अब भी मैं समझता हूँ कि बहुत साफ नहीं है। लेकिन फिर भी जितनी है उतनी की तरफ हमारा बजट या हमारा फाइनेंस बिल नहीं जा रहा है। इस वक्त हमारा लक्ष्य यह है कि हम सोशलिस्ट पैटर्न की तरफ चलें। ठीक है। पैटर्न का होना जरूरी है। जब तक आपके सामने कोई निशाना न हो तो आप कहाँ जायेंगे। लेकिन मैं तो अभी तक यह भी नहीं समझा कि यह सोशलिस्ट पैटर्न है क्या चीज।

अभी पिछले दिनों ही कांस्टीट्यूशन अमेंडमेंट बिल पर बोलते हुए यह कहा गया कि प्राइवेट सेक्टर को पांच, दस, पन्द्रह बरस और शायद कभी भी हाथ न लगाया जाय। मैं समझ नहीं पाया कि हमारा वह सोशलिस्ट पैटर्न किस जगह आजमाया जायगा। अगर प्राइवेट सेक्टर इतना सेक्रोसेक्ट है कि उस पर हाथ नहीं लगाया जा सकता तो मैं नहीं समझता कि इस सोशलिस्ट पैटर्न के मानी क्या हैं। मैं तो चाहता था कि हम इस चीज को साफ कर देते कि यह सोशलिस्टिक वे से किया जायगा या यही कह देते कि यह कम्युनिस्टिक वे से किया जायगा अगर ऐसा नान वायलेंट तरीके से हो सके, तो मुझे इस में भी ऐतराज नहीं होता। लेकिन दुनिया हिन्दुस्तान से किसी और चीज की उम्मीद करती है। वह यह देखना चाहती है कि महज नान वाइलेंट तरीके से ही नहीं बल्कि गांधियन तरीके से मुल्क में इकानमिक तबदीली कर के हिन्दुस्तान दुनिया के सामने एक मिसाल पेश करे।

हम जा रहे हैं बड़ी बड़ी मशीनें लगाने और हम कहते हैं कि हम इससे बेकारी दूर करना चाहते हैं लेकिन अब तक सात साल का नतीजा तो यह है कि बेकारी बढ़ी है और हालत यह हो रही है कि मजदूर बढ़ता गया ज्यों ज्यों दवा की। आगे इस पांच साला प्लान में हमारे फाइनेंस मिनिस्टर साहब यकीन दिलाते हैं कि लाखों करोड़ों आदमियों को काम दिया जायगा, ठीक है, लेकिन मैं यह कहता हूँ कि बेकारी फिर भी दूर नहीं होगी और यह तरीका और यह रास्ता बेकारी दूर करने का नहीं है। मशीनें कितनी ही बड़ी हों, यह ठीक है कि वह काम को हलका करती हैं, थोड़े वस्तु में ज्यादा काम कर दिखाती हैं। छोटे से मुल्क इंग्लैण्ड के लिये, जापान के लिये ठीक है कि ज्यादा से ज्यादा वह धन कमायें और

[श्री चिनारिया]

दुनिया में इधर उधर अपना माल भेजकर मालदार हों, लेकिन मैं यह समझता हूँ कि जिस देश के ३६ करोड़ लोग बल्कि दस बीस साल में यह ३६ करोड़ ५६ करोड़ बन जायेंगे, उनके लिये मशीनों से समस्या हल होने वाली नहीं है और मैं कहूँगा कि भारी मशीनों के जरिये आपने सब को काम दे दिया तो मैं यह कहूँगा कि आपको भी इस अहिंसा को छोड़ने की जरूरत पड़ेगी और आप को भी मार्केट्स की और मडियों की इस मुल्क के बाहर जरूरत पड़ेगी। इंडस्ट्रीज़ में हालाँकि अभी कुछ भी नहीं हुआ है लेकिन हमें कपड़ा बाहर भेजने की जरूरत है और २० वर्षों में जब आप मशीनों के जरिये ३६ करोड़ से बढ़ कर ५६ करोड़ हो जायेंगे, इन सब को एम्पलाय कर देंगे, आप को भी अमरीका की तरह जरूरत होगी कि आप कोल्ड वार के लिये नहीं बल्कि हौट वार के लिये भी कोशिश करें। आपका इन्फ्लुएंस जगह जगह बढ़े और मैं यह समझता हूँ कि यह न आप का ध्येय है और न आगे होगा और आप कर भी नहीं सकेंगे क्योंकि हमारे मुल्क की हिस्ट्री का कंसेप्शन यह नहीं है कि हम एग्रेसिव हों, या किसी जगह कोलोनीज़ बनायें या किसी जगह इन्फ्लुएंस बढ़ायें, आप देख लीजिये कि क्या नतीजा होगा इस सारी चीज़ का? अब आप मुझे इस के लिये कुछ भी कहें, रिप्रेज़ेन्टरी कहें या तो कंज़रवेटिव कहें, लेकिन मैं आप को बतलाना चाहता हूँ कि स्वयं गांधी जी भी हाथ से काम चाहते थे, यह ठीक है कि वे मशीन के खिलाफ़ नहीं थे, लेकिन उस के हक़ में भी नहीं थे महज़ इसलिये कि नतीजा मशीन का क्लास वार की तरफ़ जाता है एक ओर बड़े पूंजीपति जो लाखों और करोड़ों रूपयों के मालिक होते हैं दूसरे मज़दूर जो उन की तरफ़ आँख उठा कर देखते हैं और जितना चाहे उनको दे दें तो यह चीज़

जब होती है तो ज्यादा दिन तक बढ़ाई नहीं की जा सकती है। आप कहते हैं कि हम धन इकट्ठा कर के बाँटेंगे, गरीबी को क्या बाँटें, लेकिन मैं कहना चाहता हूँ कि इकट्ठा धन बगैर वायलेंस के नहीं बाँट सकता। सोशलिज्म अगर दुनिया में आया है तो वायलेंस के जरिये आया है और आप भी अगर सोशलिज्म की तरफ़ जाते हैं तो आप को वायलेंस के वास्ते तैयार रहना चाहिये और गांधी जी का नाम छोड़ देना चाहिये। मैं तो वह नतीजा देखता हूँ कि दुनिया किस तरफ़ जा रही है, यह ठीक है कि ऐटम शक्ति भी तैयार हो रही है और उसकी वजह से कोयले और बिजली की बचत होगी, यह सारी बातें हैं लेकिन इसके साथ ही ऐटम शक्ति से दुनिया में आदमियों का काम भी कम हो जायगा। दुनिया रोज़ाना बढ़ती जा रही है, एक तरफ़ हम अपनी आवाज़ अमन के लिये लगा रहे हैं और दूसरी तरफ़ ऐटम और दूसरी और सारी चीज़ें तैयार कर रहे हैं, मैं नहीं समझता कि सारी दुनिया मशीन पर लग कर किस तरह सब को काम दे सकेगी और किस तरह अमन और शान्ति से रह सकेगी। हमने दुनिया के सामने जिस तरीके से मिसाल पेश की कि बगैर वायलेंस के संसार के काफ़ी तगड़े और मज़बूत ब्रिटिश इम्पीरियलिज्म को हम ने अपने देश से समाप्त किया, उसी तरह से दूसरी मिसाल हमें दुनिया के सामने देनी है कि हमें इस आर्थिक भूत को इस गरीबी को और इस भयंकर बेकारी को भी गांधी जी के तरीकों से ही इस मुल्क से दूर कर के दिखाना है लेकिन मुझे अफ़सोस के साथ कहना पड़ता है कि हम उस तरफ़ नहीं जा रहे हैं। अभी पिछले दिनों पंडित जी ने कहा था कि हमारी आर्थिक पालिसी के तीन कंसेप्शन हैं। एक तो सभ कंसेप्शन, दूसरा हिस्टोरिक कंसेप्शन और

तीसरा इंटरनेशनल कंसेप्शन । सम कंसेप्शन हमारी पालिसी में मौजूद है, उन का कंसेप्शन है जिन के हाथ में ताकत है और इंटरनेशनल कंसेप्शन भी है कि हम गांधी जी की पैरवी करते करते सोशलिस्ट पैटर्न की तरफ चले गये और उसी प्रकार बड़ी बड़ी मशीनें, बड़े बड़े कारखाने, और तमाम चीजें प्राइवेट और पब्लिक सेक्टर की हम कर रहे हैं, ठीक है, लेकिन क्या हमारा हिस्टोरिक कंसेप्शन भी उन सारी चीजों से तालमेल खाता है जो हम कर रहे हैं ? मैं कहूंगा कि हम उस से बहुत कुछ दूर जा रहे हैं । हम सेंट्रलाइजेशन की तरफ जाना चाहते हैं, जबकि गांधी जी डिसेंट्रलाइजेशन की तरफ देश को ले जाना चाहते थे । आप धन पैदा कर के बांटना चाहते हैं जबकि गांधी जी कहते थे कि इतना बड़ा काम ही किसी को न करने दिया जाय जिस से उस के पास इतना धन इकट्ठा हो । आज हमारे गांवों में और देहातों में धन नहीं है, छोटे स्केल पर काम करने वालों के पास और कोटेज इंडस्ट्रीज वालों के पास धन नहीं है, अगर थोड़ा बहुत धन है तो वह इंडस्ट्रियलिस्ट्स और व्यापारियों के पास है और मुझे इस में जरा भी शक नहीं है कि अगर सरकार की यही पालिसी चलती रही तो दस बीस वर्ष बाद उन के पास अपार धन इकट्ठा हो जायगा । जिस तरीके से आज का टाटा सन् १९४७ का टाटा नहीं रहा, बल्कि उस से जबर्दस्त टाटा है, आज का बिड़ला सन् १९४७ का बिड़ला नहीं है, उस से बड़ा बिड़ला है और सन् ४७ के डालमिया में और आज के डालमिया में बड़ा फक है, आज का डालमिया पहले से बड़ा डालमिया है और अगर आप ने जिस तरह से आज प्राइवेट सेक्टर चल रहा है, उस तरह से चलने दिया तो दस, बीस वर्ष बाद वे और भी बड़े हो जायेंगे और जो उन की ताकत इस हाउस में और बाहर अब

है वह और बढ़ जायगी, पैसे में ताकत होती है और वह कल और ज्यादा होगी और अगर यही क्रम चलता रहा तो दस वर्ष के अन्दर मैं आप को इन बेंचें पर कैपिटलिस्ट्स के आदमी बैठे हुए दिखा दूंगा और आज जो कुछ आप करना चाहते हैं, दस वर्ष के बाद सीधे हाथों से उस को नहीं कर सकेंगे । इसलिये आप के हाथ में ताकत आई है, आप गांधीवाद की तरफ जाना चाहते हैं, बेकारी की समस्या को हल करना चाहते हैं तो आप गांधी जी के बताये हुए मार्ग पर चलिये आज आप कोटेज इंडस्ट्रीज और स्माल स्केल इंडस्ट्रीज के लिये साढ़े चार करोड़ रुपये की मंजूरी देते हैं, उधर अकेले टाटा को १२ करोड़ दे देते हैं, इंडस्ट्रियल फाइनेंस कारपोरेशन से वे करोड़ों रुपये ले सकते हैं, रिजर्व बैंक, इम्पीरियल बैंक और इन्वोर्सेस कम्पनीज, सारी की सारी उन की मदद पर हैं लेकिन किसानों और छोटे काम धंधे करने वालों के लिये साढ़े चार करोड़ रुपये रखे गये हैं, लेकिन उस साढ़े चार करोड़ रुपये का भी जैसा इस्तेमाल होना चाहिये वह नहीं होता है । आप की तालीम तो यह है कि आप उन को चन्द एक हल्फ लिखना पढ़ना सिखा देते हैं, साइंस का ज्ञान तो देहातियों को दिया नहीं जाता और दूसरे यहां की साइंस भी ऐसी नहीं है जो विशेष उपयोगी सिद्ध हो और उन को किसी इंडस्ट्री के विषय में ज्यादा दूर तक ले जा सके । आप एक देहाती को महज अक्षर बोध करा कर उस को लिखना पढ़ना सिखा कर, कैसे उस से उम्मीद कर सकते हैं कि वह किसी इंडस्ट्री को सफलतापूर्वक चला सकता है और यह जो साढ़े चार करोड़ रुपये आप ने मंजूर किये हैं, कैसे उस के काम में आयेंगे । आज हमारे देहात में रहने वाले किसानों को टेकनिकल नौजब की जरूरत है जोकि उन को नहीं मिल रही और न ही यह साढ़े

[श्री चिन्नारिया]

चार करोड़ रुपया ही लाखों और करोड़ों देहातियों के लिये काफी है, फिर मैं नहीं समझता कि आप किस तरह इस बेकारी की समस्या को सफलतापूर्वक हल कर सकेंगे, क्योंकि जहाँ आप का ध्यान जाना चाहिये और जहाँ आप को काम करना चाहिये, वहाँ आप पहुँच ही नहीं सकते, पहुँचने का जरिया नहीं है, आप के इंडस्ट्रियल डिपार्टमेंट्स के लोग जितने हैं वे सारे या तो बड़ी फ़ैक्टरीज के चक्कर काटते हैं

सम्भाषित महोदय : आप का समय खत्म हो गया है ।

श्री चिन्नारिया : मुझे एक, दो मिनट और दिया जाय, वैसे कहना तो मुझे बहुत था । मेरा मकसद यही था कि आप थोड़ा विचार कीजिये कि हम जिन गांधी जी के नाम के ऊपर खड़े हैं और कायम हैं उन की मन्दा क्या थी । आप पश्चिम की बातों की तरफ इतना न आइये जितना कि इस वक्त जा रहे हैं । सब से बड़ी चेतानवी मुझे यही देनी थी ।

मैं थोड़ा सा और कहना चाहता हूँ । हम आज प्राइवेट सेक्टर में प्रोडक्शन को बढ़ाना चाहते हैं । लेकिन मेरे सामने एक ऐसी नजीर है कि मैनेजिंग एजेंसी को कायम हुए १३, १४ साल हो गये हैं एक फ़ैक्ट्री में, शेअर होल्डर्स को १३ साल में सिर्फ एक दफा मुनाफा दिया गया है ६ पर्सेंट के हिसाब से, लेकिन खुद अपनी मैनेजिंग एजेंसी का कमीशन वह हर साल ले कर १२ १३ लाख वसूल कर चुकी है, और यही नहीं, बल्कि पांच साल पहले ऐडवान्स में ले लेती है । जबकि उस फ़ैक्ट्री में यह हालत है कि शेअर होल्डर्स को तरफ कतई निगाह नहीं है, सिर्फ चन्द आदमी मिल कर सारा रूपया हड़प करते रहते ह । आप ऐसे प्राइवेट

सेक्टर को जिन्दा रखना चाहते हैं और हमेशा के लिये लीज देना चाहते हैं ।

अन्त में मैं तम्बाकू की एक्साइज ड्यूटी के मुतालिक भी अर्ज करना चाहता हूँ कि जोकि देहात पर लगाई गई है । गो में तम्बाकू पीता हूँ इसलिये इस के हक में नहीं हूँ कि यह ड्यूटी कम होनी चाहिये । पर इस ड्यूटी का ऐसेसमेंट इस बुरी तरह से होता है कि किसान जो उस का श्रोअर है उस का कोई ख्याल नहीं किया जाता । अगर किसान एक एकड़ बोता है तो यह पटवारी की मर्जी पर है कि वह उस को पांच एकड़ लिख दे, और भले ही वह आठ आदमियों की शमूलियत में काम किया गया है, लेकिन एक आदमी के नाम लिख दे और आठ आदमी जो अपनी प्राइवेट यूज के लिये तम्बाकू रख सकते थे वह सिर्फ एक ही की रह गई और सात आदमियों की खत्म हो गई । उन को इस तरह से कितना घाटा पड़ता है ? फिर जिस वक्त आप यह ड्यूटी वसूल करते हैं उस वक्त कहते हैं कि अपील का हक तुम को तब होगा जब यह रकम दाखिल कर दो । गरीब आदमी जो रकम दाखिल करेगा वही कर्जा ले कर करेगा, अपील के लिये पैसा नहीं होता है, तो वकील के लिये कहां से लावे । इसलिये उन किसानों को बड़ा कष्ट है । इस के अलावा आप देखिये कि मेरे इलाके में क्या हालत है । वहां बारिश बहुत कम होती है, कोई नहर नहीं है और कुओं का पानी खारी है, और वह भी इतनी गहराई पर है कि बड़ी मुश्किल से और मेहनत तथा लागत से ऊपर आ सकता है । कभी कहतसाली हो जाती है तो लोग चार पांच महीने तक बेकार बैठने वाले बैलों की जोड़ी को काम देने के लिये कुछ थोड़ी सी तम्बाकू बो देते हैं जोकि खारी पानी में भी ढ़ो जाती है । लेकिन आप ने उस पर इतना टैक्स लगाया है कि बचारे किसान के

लिये यह भी सम्भव नहीं कि वह तम्बाकू बो कर अपने बैलों की जोड़ी को भी बचा ले। इस की तरफ भी खयाल करना चाहिये। वही बातें थीं जो मैं कहना चाहता था।

श्री अर० एम० सिंह (जिला गाजीपुर—पूर्व व जिला बलिया—दक्षिण-पश्चिम) : सभापति जी, मैं आप का आभारी हूँ कि आप ने मुझे मौका दिया। मैं आप के द्वारा माननीय वित्त मंत्री जी का ध्यान अपने कट मोशन न० १२२, डिमान्ड न० २७, की तरफ आकर्षित करना चाहता हूँ।

अभी मेरे पहले जो सदस्य बोले हैं और तम्बाकू के सम्बन्ध में बोले हैं, उसी के सम्बन्ध में मुझे भी कुछ कहना है। मैं माननीय वित्त मंत्री महोदय का ध्यान उस तम्बाकू की तरफ दिलाना चाहता हूँ जो कि किसानों के यहां पैदा होती है और जिस का अधिकतर किसान लोग ही उपयोग करते हैं। आप सिग्रेट और सिगार वाली तम्बाकू के लिये जो भी चाहें ड्यूटी लगायें, लेकिन जो हुक्के वाली तम्बाकू है मैं उस के सम्बन्ध में कुछ शब्द कहना चाहता हूँ।

हमारे उत्तर प्रदेश में जो हुक्का पीने वाली तम्बाकू है वह कई जगह बोई जाती है, मेरे क्षेत्र में भी बोई जाती है। आज हुक्का पीने वाली तम्बाकू की हालत इतनी शोचनीय और दयनीय है कि बेचारे किसान जो एक्साइज ड्यूटी उन पर लगाई जाती है वह दे नहीं पाते जिस के कारण से उन के बैल, भैंस और गाय आदि तक कुर्क कर लिये जाते हैं। मैं माननीय मंत्री जी का ध्यान इस तरफ दिलाना चाहता हूँ कि आज बाजार में हुक्का पीने वाली तम्बाकू की जो दर है उस को देखने से और जो किसानों के ऊपर एक्साइज ड्यूटी लगाई जाती है, उस को देखने से यह पता नहीं चलता कि इन बेचारों को क्या मिलता होगा। मैं

आप के सामने जो मार्च की टुर्बको बुलेटिन है उस को रखता हूँ। उस में बहुत सी जगहों की रिटेल प्राइस तो अभी तक मालूम नहीं हुई है, लेकिन होलसेल कीमत है उस को देखने से यह पता चलता है कि जितनी एक्साइज ड्यूटी आप तम्बाकू बोने वाले किसानों पर लगाते हैं, करीब करीब वही भाव आज तम्बाकू का बाजार में है। ऐसी हालत में मेरी समझ में नहीं आता है कि उन बेचारे किसानों को क्या बचत होती होगी।

दूसरी चीज जो मैं माननीय मंत्री जी के सामने रखना चाहता हूँ वह यह है कि जो एक्साइज ड्यूटी किसानों से ६ आ० पाउंड के रूप में वसूल की जाती है, उस को बेचारे किसान समझ नहीं पाते हैं। आज जब हमारी भारतीय तौलों मौजूद हैं तो क्या कारण है कि उन से भारतीय तौलों के अनुसार एक्साइज ड्यूटी नहीं ली जाती है? मैं जानता हूँ कि आप दूसरे देशों के साथ व्यापार करते हैं, अगर आप उन से पाउंड के हिसाब से ही व्यवहार करना चाहते हैं तो भले ही करते रहें, लेकिन आप किसानों से भारतीय तौलों के अनुसार ही यह एक्साइज ड्यूटी वसूल करें। साथ ही साथ मैं यह भी निवेदन करूंगा कि आप को हुक्का पीने वाली तम्बाकू और उस की एक्साइज ड्यूटी के सम्बन्ध में भी विचार करना होगा।

अभी आज ही एक प्रश्न के सम्बन्ध में मुझे यह मालूम हुआ कि यहां के कृषि विभाग में कोई ऐसी भी स्कीम है जिस के अनुसार दूसरे देशों में तम्बाकू की खेती की ट्रेनिंग के लिये लोग भेजे जाने वाले हैं। मैं आप से यह अर्ज करना चाहता हूँ कि यहां पर किसान तम्बाकू बोना और उम की खेती करना अच्छी तरह से जानते हैं, लेकिन आज उन के सामने ऐसी समस्या है जिस

[श्री आर० एन० सिंह]

के कारण वे अपनी तम्बाकू की खेती को छोड़ते जा रहे हैं। इस के सम्बन्ध में मैं आप के सामने उत्तर प्रदेश के दो एक जिलों में जो बात हुई है उन को रखना चाहता हूँ, और आशा करता हूँ कि आप उन पर ध्यान भी देंगे। मेरे पास एक रायबरेली जिला से पत्र आया है जिस में यह लिखा गया है कि सुपरिन्टेन्डेंट सेन्ट्रल एक्साइज को इस आशय के प्रार्थना पत्र दिये गये हैं कि बहुत से ऐसे किसान हैं जिन्होंने तम्बाकू की खेती नहीं की, उन्होंने किसी भी डिमांड के नोटिस फार्म पर अपने हस्ताक्षर भी नहीं किये हैं, लेकिन फिर भी उन के गलत अग्रुटे लगा कर उन से यह एक्साइज ड्यूटी वसूल की जाती है। इस में और भी ऐसी ही बातें हैं, जिन में से यह भी है कि पहले कुछ ऐसे किसान थे जो तम्बाकू की खेती करते थे, लेकिन कुछ समय हुआ जब से कि उन्होंने खेती करना छोड़ दिया। उस के बाद भी जो उन को बिधवा बढी औरतें हैं, या जो खेतों में कोई काम नहीं करती, कोई भी तम्बाकू की खेती नहीं करती, उन के ऊपर भी यह एक्साइज ड्यूटी लगाई गई है और वसूल की जाती है। मैं आप से निवेदन करता हूँ कि आपके एक्साइज ड्यूटी विभाग की तरफ से जो भी ऐसी ड्यूटी लगाई जाती है वह गलत ढंग से लगाई जाती है। इस का कारण मैं यह समझता हूँ कि जो भी एक्साइज ऑफिस होते हैं वह किसानों के खेतों पर नहीं पहुँच पाते हैं जिस के कारण से सही सही वसूली उस का नहीं लग पाया है। आपके पास जो तम्बाकू की खेती करने वालों के नाम पहले से मीजुद हैं उन्हीं पर वह ड्यूटी लगती चली जाती है और जिस से बहुत सी गलतियाँ होती जा रही हैं। इस से किसानों के चारे ऊब कर तम्बाकू की खेती करना खत्म करते जाते

हैं। हमारे देश को तम्बाकू की खेती से काफी रेवेन्यू मिलती है जिस से बहुत से और भी काम होते हैं और हो सकते हैं। लेकिन बड़े दुर्भाग्य की बात है कि किसान आज एक्साइज ड्यूटी के डर की वजह से इस खेती को छोड़ते चले जाते हैं।

3 P.M.

दूसरी बात जो मैं कहना चाहता हूँ वह यह है कि हमारे क्षेत्र में कुछ ऐसे इलाके हैं जहाँ पर कि तम्बाकू की खेती होती है। १९५३ और १९५४ और उस के पहले भी ऐसी बातें हुई हैं कि जिन के कारण तम्बाकू की खेती करने वाले किसान एक्साइज ड्यूटी अदा नहीं कर सके जिस के फलस्वरूप उन के बैंल, भंसं इत्यादि कुड़क कर लिये गये। इस तरह का सलूक तम्बाकू की खेती करने वालों के साथ होता है। तो मैं आप का ध्यान उस तरफ दिलाना चाहता हूँ कि जो आप के एक्साइज इन्स्पेक्टरों में जो क्षेत्र बंटे हुए हैं और जितना क्षेत्र एक इन्स्पेक्टर के हिस्से आता है वह इतना विस्तृत और लम्बा होता है कि वह सारे क्षेत्र में पहुँच भी नहीं पाता और अपनी नौकरी को कायम रखने के लिये फर्षी तौर पर ही एक्साइज ड्यूटी किसानों के ऊपर लगा देता है। इसलिये इस तरफ ध्यान देने की आवश्यकता है। उन इन्स्पेक्टरों का क्षेत्र सीमित होना चाहिये, वह थोड़ा होना चाहिये जिस से कि वह सारे क्षेत्र में जा सकें और सही सही एक्साइज ड्यूटी तम्बाकू के ऊपर लगा सकें।

इस के बाद मैं बुलन्दशहर के बारे में कुछ कहना चाहता हूँ। वहाँ पर भी ऐसे मीके आये हैं कि जहाँ पर फर्षी टैक्स लगाये गये हैं और जहाँ पर किसान खेती भी नहीं करते थे उन के ऊपर भी एक्साइज ड्यूटी लगाई गई है। इस तरह की हालत वहाँ

पर हो रही है। मैं आप से निवेदन करना चाहता हूँ कि अगर ऐसी ही हालत रही तो तम्बाकू की ही खेती कम नहीं होगी बल्कि और भी इसी तरह की चीजें जिन पर कि एक्साइज ड्यूटी या टैक्सिस लगते हैं उन चीजों की जिस स्थान में खेती होती है उस में भी कमी आ जायगी। इस से हमारे देश को कितना नुकसान होगा इस का अनुमान आप ही कर सकते हैं।

इस के बाद मैं आप का ध्यान अपने जिले की उस फँक्टरी की तरफ दिलाना चाहता हूँ जिस को (अफीम की कोठी) या अफीम फँक्टरी कहते हैं। उस फँक्टरी का कारोबार अब एक तरह से करीब करीब समाप्त होता जा रहा है। मुझे जहाँ तक मालूम है अब आप कच्ची अफीम दूसरे देशों में भेजने की इजाजत नहीं देते। मैं समझता हूँ कि यह ठीक बात है और होना भी ऐसा चाहिये। लेकिन मैं आप से निवेदन करना चाहता हूँ कि यह फँक्टरी हमारे देश की बहुत बड़ी फँक्टरियों में से एक है और इस से देश को काफी लाभ होता है। जो भी चीज का दवा आप दूसरे देशों को भेजना चाहते हैं मैं अर्ज करता हूँ कि वह चीज उस फँक्टरी के जरिये तैयार करवा के आप दूसरे देशों को भिजवा सकते हैं। यह एक अच्छी बात होगी। ऐसा करने से कच्ची अफीम जोकि आप दूसरे देशों में नहीं भेजना चाहते वह भी नहीं भेजी जायगी और देश को भी लाभ होगा।

अब मैं आप का ध्यान उस बात की तरफ दिलाना चाहता हूँ जिस में कि एक सदस्य महोदय ने कहा कि अफीम की फँक्टरी को एक शुगर फँक्टरी में तबदील कर दिया जाय। मैं इस मत से सहमत नहीं हूँ कि इस अफीम की फँक्टरी को एक शुगर फँक्टरी में तबदील कर दिया जाय। हाँ मैं इस का समर्थक हूँ और मैं आप से

निवेदन भी करना चाहता हूँ कि आप यू० पी० में और खास कर यू० पी० के पूर्वी जिलों में यानी आजमगढ़, गाजीपुर और बलिया में जहाँ पर एक भी शुगर फँक्टरी नहीं है और जहाँ पर एक ऐसी फँक्टरी की बड़ी आवश्यकता भी है, एक फँक्टरी चालू करें। मुझे पता नहीं लेकिन मेरा ख्याल है कि इस सम्बन्ध में यू० पी० की सरकार ने भी चर्चा की होगी और आप से वहाँ पर एक फँक्टरी चालू करने के लिये कहा होगा। यदि उन्होंने ने आप से नहीं कहा तो मैं आप का ध्यान इस ओर दिलाना चाहता हूँ कि इन जिलों में काफी मात्रा में गन्ना पैदा होता है लेकिन वहाँ पर आज तक एक फँक्टरी न होने के कारण गन्ने की जो खेती वहाँ होती है वह कम होती जाती है। इसलिये मैं आप से प्रार्थना करता हूँ कि आप आजमगढ़, गाजीपुर और बलिया में से किसी एक ऐसे क्षेत्र को चुने कि जो इन तीनों जिलों के पपंज को सर्व कर सके और वहाँ पर गन्ने की खेती को बढ़ावा मिल सके।

क्योंकि मेरा समय खत्म हो गया है इसलिये मैं और ज्यादा न कहते हुए इतना ही कहना चाहता हूँ कि जो बातें मैं ने बताई हैं उन की तरफ आप ध्यान दें और किसानों पर जो गलत टैक्स लगाये जाते हैं कोई ऐसा प्रबन्ध करें जिस से कि यह गलत टैक्स न लगने पायें।

इतना कह कर मैं आप को धन्यवाद देता हूँ कि आप ने मुझे बोलने का अवसर दिया।

Shri P. Subba Rao (Nowrangpur): Generally, the income-tax proposals are welcome but there is no justification for making a distinction between married and unmarried persons. I believe that actually Government will rationalise the income-tax rates on the basis of the number

[Shri P. Subba Rao]

of dependents. Sometimes, a bachelor has to support a large number of dependents while a married man may have only one dependent. Recently Members of Parliament were asked whether they are married or unmarried for this purpose. Another thing is that widowers are to be treated as married persons. That means that a widower who has nobody to support will get exemption whereas a bachelor who has a large number of dependents is penalised.

An Hon. Member: Openly.

Mr. Chairman: Shri Subba Rao wants to take notice of only those who work openly.

Shri P. Subba Rao: The Minister may say that it is not practical. But I would wish him to restrict the number of dependents to those persons whom the person is legally and morally bound to support, for example, aged parents, widowed sisters and daughters.

That means those persons who have no other means of livelihood. It will be very easy to define who are to be dependents before we give some facility to married persons. I think the idea of the Government is not to increase the population. They are preaching about family planning and are encouraging the opening of clinics. It cannot be the intention of the Government to produce more children in the present conditions of squalour, poverty and disease.

Shri U. M. Trivedi: Government does not produce children. (*Interruptions*).

Shri P. Subba Rao: In the Year 1914 during the First World War, France found after the destruction of Namur and Leige Forts that a country has to depend upon the manpower and not on Forts and weapons. So they penalised bachelors by taxing them heavily while fathers of two or more children were given some subsistence from the State. We do not require such a thing here as with our policy of peace we do not re-

quire people as cannon fodder. So, the Government should base its proposals and rationalise them on the number of dependents that a person has to support.

[PANDIT THAKUR DAS BHARGAVA in the Chair]

I applaud the Minister for the reduction in the duty on coarse and medium cloth and sewing machines. I do hope that he would keep an open mind in respect of some of the tax proposals. In 1954-55 the total deficit was Rs. 26.16 crores; new taxes imposed were to the tune of Rs. 11.85 crores and the uncovered deficit was Rs. 14.21 crores. This year the deficit is Rs. 30.17 crores, and the taxation proposals are for Rs. 21.7 crores leaving an uncovered balance of Rs. 8.47 crores. By doing away with the proposed duty upon coarse and medium cloth and sewing machines, there would be more deficit but since the Finance Minister was prepared to leave a very big deficit uncovered last year, I think in the interest of the common man, he can afford to leave this deficit uncovered this year.

With regard to indirect taxes, the burden falls unequally upon the people of different regions and strata. It is said that the *per capita* national income has risen to Rs. 265 in 1950-51. But we have to remember that this comes to Rs. 64.2 if we take the present price level into consideration and compare it with the *per capita* income of Rs. 62 in 1931-32. Practically, therefore, there is no rise in the national income.

We have also to remember that the *per capita* income of the Eastern region is lower than that of the Western and Northern regions. The Eastern region comprises Bengal, Bihar, Assam and Orissa, and separate statistics are not given for each State. But if the *per capita* tax revenue can give any indication of relative poverty, it will be seen that against the more industrialised West Bengal *per capita* revenue and *per capita* tax revenue of Rs. 13.7 and Rs. 11.2 respectively, poor Orissa has Rs. 7.2 and

Rs. 4.7 respectively in 1951-52. It is about half in one case and one-third in the other. So the burden falls very heavily upon the people of Orissa.

With regard to tea, we all know about the tea crisis and the closing of the tea gardens and so many labourers being thrown out of employment, because our tea could not find a market in Britain when compared with that of Indonesia, Ceylon and other places. So we should be on our guard and not kill the goose that lays the golden eggs and we should try to see that the tea industry is preserved and brings in some profits for us. I mean that the excise duty and the export duty should be so regulated as to make the Indian tea sell at a lower price than the other foreign teas.

With regard to the duty on tobacco, of course Rule 20 of the Central Excise Rules permits personal consumption and a limit is fixed for personal consumption of the grower. Tobacco is not a luxury but a necessity practically throughout India, and especially among the aboriginals and hill tribes. They think it is a panacea against malaria and they are in the habit of chewing it. And I do request the Finance Minister to see that the rules are liberalised and relaxed in order to give relief to the backward tribes.

With regard to the woollen industry, it is at an infant stage. There is some limit given to the artificial rayon and silk industry; that is industries that employ certain power-looms are exempt. Similar exemption may be given to the woollen industry, because we are still importing a large amount of woollen cloth and India is not self-sufficient in the matter of woollen products.

With regard to batteries, old batteries which are repaired are proposed to be taxed. It is a little bit unjust. There are a number of people engaged in this, and it is more like a cottage industry. The propose-

ed charge on the batteries is something like taxing a cobbler for selling old and repaired shoes.

And the duty on paints also affects a large number of cottage industries.

Lastly, I wish to bring one point to the notice of the Finance Minister, and that is the increase in the rate on book post. India is still illiterate to a very large extent and a number of people in the villages depend for a little enlightenment upon books got by book post. And the price of most of these books is such that the book post charges are more than the cost of the books, so that poor people in the villages have discontinued getting them and the publication houses and the authors are hardly hit. At least proportionate to the value of the books sent the charge on book posts should be reduced, so that it may never exceed 25 per cent. of the value of the books costing not more than five or ten rupees. This is most essential in order to spread some literacy among the villages.

With these few proposals I resume my seat.

Mr. Chairman: The Finance Minister.

Shri R. K. Chaudhuri rose—

Mr. Chairman: He is usually late. Yesterday also like other days at the last moment he wanted to speak.

Shri E. K. Chaudhuri: I would ask the Finance Minister to give me a little of his time.

Mr. Chairman: Time has already been announced. Every other Member is exhausted.

The Minister of Finance (Shri C. D. Deshmukh): This debate is to end at 3-45.

Mr. Chairman: It appears from the paper read by the Speaker in the morning that it is to end at 4 p.m. I am sorry, the Question Hour finished fifteen minutes earlier and therefore it has to end at 3-45. Now there-

[Mr. Chairman]

is no time, and I am unable to call Shri Chaudhuri, Hon. The Finance Minister.

Shri C. D. Deshmukh: I shall deal with the points made by the hon. Members demandwise, and in doing so I shall also try to deal with some of the points that were made during the course of the general discussion and which could not be dealt with then for lack of time.

Certain hon. Members have made advance speeches in regard to the Finance Bill, and I think it would be more convenient if I deal with the points raised by them in the course of the discussions concerning the Finance Bill.

I shall first deal with Demand No. 25. Mr. Basu made certain observations on foreign capital and foreign investment which, as usual, I find extremely confusing. This is not the first time that they have given expression to this sentiment which I am convinced arises out of a perverse philosophy in regard to foreign investments. The philosophy is not in accord at all with the views accepted by the rest of the world, excepting of course countries which have a different form of democracy. His particular suggestion was that we should ensure that the dividends and profits on foreign investments, amounting to about thirty or forty crores of rupees, are compulsorily re-invested in the country. Unless his idea is that ultimately this, as well as the capital, should be expropriated, he seems to me to be advocating a further dose of compulsory foreign investment. And I do not see what, as a matter of business, we are likely to gain from adopting such a course.

We have found, and other countries have found, that the proper way of attracting foreign capital is to keep the door open, because we know that no one wishes to knock at an open door. If, on the other hand, the door is closed, then, in the first place, we may give up for ever any hope of attracting any more foreign invest-

ment, and we must also deal with requests made for the repatriation of the foreign investment that is already existing in the country. I consider, therefore, that the course that he has advocated is extremely unwise.

Then, I believe he made some sort of suggestion that we should use our sterling balances for the acquisition of foreign investments and assets in this country, because we obtain a very low rate of interest on our sterling balances in London, whereas we have to pay a dividend or a profit at a higher rate on the foreign investments that are made. Now, that is customary in all such cases where balances are maintained outside as a backing to currency, because there are certain provisions of the law which regulate the investment of these balances. Under our law, we cannot invest the backing to our currency in any securities which have a maturity exceeding ten years, and that automatically puts a limit on the rate of interest that is obtainable from time to time. The reason why in recent years the return has gone up is that interest rates in Great Britain have gone up, particularly the short-term interest rates and the rate on treasury bills. It was because a large part of our balances had in the old days to be held in the banking department and not as backing to the currency, that we had to invest them in the U. K. treasury bills on which at one time—1947 and 1948—the return was only half per cent. Since then, it has gone up considerably—I think it is nearer two—and that is why the return on our balances now is over two per cent, as Shri K. K. Basu himself admitted. I do not think the position of our balances is as comfortable as hon. Members seem to think, because it must be remembered that our own bank note circulation is going up, may be by Rs. 100 crores or Rs. 135 crores per year. Now that means that as 40 per cent of the circulation has to be backed by gold or foreign exchange, the balances required must also mount up, and that is why what

may be called the spendable surplus is getting smaller and smaller. And today I can assure the House that the spendable surplus is no more than what would give us a modest cushion for our trade and commercial transactions and would cover some special commitments that we have on our sterling balances, with the result that we really are not in a position to be reckless in regard to the use of our foreign balances for the acquisition of foreign assets.

While on this subject, I should like to refer to a suggestion which Shri K. P. Tripathi, made in regard to the acquisition of shares in sterling tea companies. That is a matter in regard to which several hon. Members saw me, their point being that it would be cheaper for India to acquire these estates *via* their shares on the London market rather than in the shape of assets valued in rupees in India. They have quoted a few instances to me where they thought that an unreasonably large price was paid by the purchasers in India. The position at the moment is that we have no direct control over these transfers in rupees, and it is possible that there is a discrepancy from that point of view between the value as deduced from the transaction in India and the share value in London. But I am inclined to believe that that is a temporary state of affairs and that as purchasers in India try to acquire shares in London gradually so as to obtain control over the sterling companies, the London market quotations will go up, as indeed happened in some case, and there are many expedients which are open to the sterling companies in London to prevent, if they so desire, control passing to Indian hands. Therefore, the proper thing to do especially in view of the state of our foreign exchange balances, seems to me to conserve them by ensuring that excessive prices are not paid for the transactions in India. This is a matter which is not entirely free from difficulty. We have to consider the terms of our sterling balances agreement with U. K. but we are examining this matter and it may be that we shall

be able to prevent the drain of foreign exchange *via* these alleged excessive payments for the transfer of estates in India.

Then I come to the capital issue control. Shri T. S. A. Chettiar wanted to know what principle underlay the consents given or the rejections made of the applications. I should like to assure him and the House that the question of giving consents or rejecting the applications is not arbitrary. It does not depend on the sweet will or pleasure of any single individual. In every case, the application has to be referred to the Ministry concerned in the Government of India and it is only after that Ministry has given its considered opinion that the final decision is taken. At the official level, the matter is examined by a Committee in accordance with well-established principles and case law, the most important of which is whether there is need for the kind of venture that is proposed, whether it has any anti-social aspects and so on and so forth. There is also an Advisory Committee to advise Government on these matters, which consists of two Members of Parliament and a number of non-officials, most of them from business. So if there is any case where the business community feels that Government's decision has been given in an arbitrary manner, this Committee would take up this matter and argue out the principles at length. So there is no need for any Member to have a misgiving in regard to this matter. Actually, I think the figures of applications made and consents given would be found to be reassuring by the House. In 1952, which was an exceptional year, with a couple of aberrations, the total amount applied for was Rs. 152.3. But this included two applications, each for Rs. 50 crores. They were rejected. So I think we should exclude that, and the normal figure would be Rs. 52.3, of which consent was given in the case of Rs. 39.8, that is, nearly 75 per cent. In 1953, the amount asked for was Rs. 89.8 crores and the amount consented to was Rs. 81.4 crores, which gives

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a figure of 90.6 per cent. In 1954; the amount asked for was Rs. 117 and consented to, Rs. 110.6 crores, giving a percentage of 94.4. I submit that this does not furnish any evidence of arbitrariness; I should say rather to the contrary, of some laxity in this matter, although, I am sure, that charge also would on examination be found to be unfounded. I might also mention that the minimum limit for which no consent is required has been raised in the last two or three years from Rs. 1 lakh to Rs. 5 lakhs.

Then there was a complaint by Shri G. D. Somani of delay in dealing with the applications for issue of bonus shares. Now, as the hon. Member himself would recognise, these applications had to be kept pending until the receipt of the Report of the Taxation Inquiry Commission, because there was some proposal that some kind of tax might be levied on the issue of these bonus shares. It must be remembered that these bonus shares are created out of reserves which have not paid any taxes to government, and therefore, there is a point to be considered, at what stage this capital should be taxed, which has arisen from untaxed dividends. Now this Report has been received, but as I said in my Budget speech, we have not been able yet to reach a decision on the various points involved. The problem is not an easy one, and it will take some time to decide it. But if any one is in a hurry to have his application decided, then the answer can only be rejection. But I cannot really see what harm is done by not deciding this matter so far as trade and industry are concerned, because the reserves are already there. It is just a question of giving it another name, changing the reserves into some form of capital, and these reserves are even now being used for the same purpose, as they would be used afterwards even if they were to be capitalised.

Then Shri G. D. Somani voiced the complaint that on certain very im-

portant matters Government had made certain announcements, but were dilatory in regard to the working out of the announcement, and as an illustration, he referred to the announcement made during the last session regarding the taking over of the Imperial Bank of India. By an irony of fate, so far as he is concerned, today happens to be the day when a Bill relating to this matter has been introduced in this House.

The Minister of Revenue and Defence Expenditure (Shri A. C. Guba):
Last year means 20th December, 1954.

Shri C. D. Deshmukh: My colleague says that by last year he means 20th December, 1954. It is obvious that Shri Somani does not allow grass to grow under his feet. But, I can explain to the House that in important matters of this kind, considerable detailed work has to be done not merely in Government but also in consultation with various other responsible authorities before the various details can be settled. And, this applies particularly to the question of State Associated Banks, which, as hon. Members will find, are not covered by the Bill which was introduced this morning.

Then there was some question about nationalisation of insurance companies, some Members arguing for such a course and other Members against. As I had opportunity to say on a previous occasion, we are considering this question and trying to form a view. And, nothing would be gained by my entering into a detailed discussion of the matter here in the present context.

Then there were also complaints about the delay on the part of the Government in announcing what action Government proposed to take on the Shroff Committee Report. Here again, the matter has been clarified on a number of occasions and I should like to repeat that the report was not made to Government but to the Reserve Bank of India. Out of

66 recommendations made by the Committee, only 26 required action by Government. Action has already been taken on 17 of the recommendations, the most important of which are recommendation No. 58 about the Special Development Corporation for Small Industries and recommendation Nos. 63 and 64 about two Industrial Development Corporations, one Government-owned and one private-owned. As the House is aware, these recommendations have been already implemented. So, I need not go into any further details in regard to this complaint because there are various other points in regard to other Demands which I must answer.

Then, there was a complaint by Shri K. K. Basu as well as Shri Parakh during the general discussion that the benefits of the concessional rates allowed by the Reserve Bank of India on its lending to the Apex Banks were not passed on to the final borrowers. In a sense that is correct because the rate at which the loans are advanced by the Reserve Bank is $1\frac{1}{2}$ per cent, whereas, in many cases, the ultimate borrower gets the money at over $6\frac{1}{2}$ per cent., which is regarded as a fairly reasonable rate which would allow for the administrative expenses of the intermediary institutions.

Shri K. K. Basu: So much?

Shri C. D. Deshmukh: One and a half per cent. is added by the Provincial Bank, another one and a half per cent. by the District Bank and possibly one per cent. by the Society.

Shri K. K. Basu: If you say that this money is to be utilised to meet other expenses it is different. If we allow them to meet only incidental expenses resultant from this particular operation, it is not right and in some cases the rate is 9 per cent. also.

Shri C. D. Deshmukh: I have said that in many places it is exceeding the figure which we regard as reasonable, namely, $6\frac{1}{2}$ per cent, which is the rate for taccavi loans also. The chief reason of this is that this is

only one of the many modes of finance which are available to the co-operative banks, and their resultant rates are not naturally decided by what is, at the moment, still perhaps, a marginal assistance from the Reserve Bank. But, now that we have a scheme which has been recommended by the Rural Credit Survey, I think it is reasonable to expect that with the larger facilities to be advanced by the Reserve Bank under the scheme and a comprehensive reorganisation of the co-operative structure that would be attempted *pari passu*, it would be possible for the Reserve Bank more successfully to enforce the principle which has been advocated by the hon. Member that these concessional rates must not lose their advantage when the funds reach the actual borrower at the bottom.

One of the recommendations of the All India Rural Credit Survey is as follows—that is No. 106:

“Wherever the margin of the rate of interest kept by a Central Bank is a good deal high, the operations of the institution should come under the special scrutiny of the Registrar and the Inspection Organisation of the Reserve Bank.”

This, I think, Sir, is the proper occasion for me to say something about the actual picture of how the rural credit would be made available, a point which was raised by Mr. Iyyunni and one or two other Members.

I would like to say that copies of the summary of the Rural Credit Survey Report have already been made available for perusal, and hon. Members who wish to familiarise themselves with or inform themselves about the recommendations of the Report should get hold of this summary. Briefly, the recommendations are that 400 branches are to be opened by the State Bank of India to be established. Then, they have recommended a complete overhaul of the co-operative structure in all the States and they have also recommended that Apex Land Mortgage

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Banks should be set up for long-term credit. A very important recommendation they have made is in regard to partnership by States in co-operative societies at focal points. It is, therefore, hoped that in consequence, Governments will be able to direct the policies of the co-operative movement more effectively.

Then, they have recommended that loans to agriculturists should be advanced against standing crops in accordance with the successful experiment which has recently been conducted in Bombay.

So far, the Reserve Bank of India has been giving about Rs. 15 crores as short-term advances and it is hoped that these dimensions will be greatly expanded.

Then there is the recommendation in regard to the establishment or construction of warehouses and they have also recommended that two Funds should be set up by Government called the National Co-operative Development Fund and the National Warehousing Development Fund. They have also recommended the establishment of funds by the Reserve Bank of India and also by the States. In fact, the House will be interested to know that at this very moment possibly—it started this morning—a Conference of the Ministers of the States in charge of co-operation and the Food and Agriculture Ministers assisted by the Government and the Reserve Bank and the Deputy Chairman of the Planning Commission is in session to consider all the recommendations of the Expert Committee on Rural Credit.

Then, Shri T. K. Chaudhri drew attention to a paragraph in the Administrative Report by the Ministry in which it is stated:

“The majority of the recommendations of the Special Reorganisation Unit have been accepted and a fair number have also been implemented.”

He asked about the number of recommendations which have been implemented. He also referred to the speech made by my colleague in the Rajya Sabha in connection with the Appropriation Bill in which he indicated that economies to the tune of Rs. 3.48 lakhs could not be realised owing to practical difficulties. Now, the practical difficulties are, of course, the difficulties of the administrative Ministries which have to undertake an expanding volume of business in connection with development. All possible efforts are made to secure their consent to economies, but, as is usual in human affairs, sometimes there is a difference of opinion and in such matters where a job of work has to be done, one has got to be guided by the opinion of the administrative Ministry. Shri Mohan Lal Saksena also referred to this point and said that we were shrinking from the consequences of setting up an Economy Committee. The remarks that I have made in the Rajya Sabha have been somewhat misunderstood. The matter is still under consideration—I mean the recommendations made by the Taxation Enquiry Commission—but I only said that I fear that the result would possibly be that you will find that at the lower levels a surplus number of officials is employed. It was not my intention to say that Government have already decided that nothing should be done about this matter (*Interruption*). I think on critical examination that will be found to be the case. The question of the action that Government is going to take afterwards.....

Shri T. K. Chaudhri (Berhampore): What is the proportion of implementation to acceptance of recommendations?

Shri C. D. Deshmukh: These figures I can pass on to the hon. Member—Out of Rs. 133.55 lakhs, the acceptance is Rs. 56.95 lakhs.

Now I come to the Central Excise, Income-tax and so on. Shri Somani complained about the restrictions on

the removal of samples. That is a matter which is receiving attention. We are trying to meet the producers' point of view and we are allowing them to remove in larger quantities any samples, and the question of whether they should be allowed to remove them at more frequent intervals is also under examination. It is a matter of no great importance so far as the general economic interests of the country are involved.

Then there is the usual crop of complaints against corruption in the Central Excise Department and there was a particular case of an Excise Inspector. He was transferred on receipt of the complaint and detailed investigations into his conduct are in progress.

There have been several complaints in regard to tobacco excise. One hon. Member complained about the duty on hookah tobacco. His premises seem to be quite wrong. He said that the area of tobacco had gone down in certain places, more particularly in the case of two or three districts in Eastern U. P. We have had to meet a crisis in tobacco production on account of the increase in area and the production of excessive quantities of tobacco and it is because of that that we had to give the two-year concession to the tobacco growers. The general situation is not what had been painted by the hon. Member.

In regard to this particular duty, just taking an all-India view, it is as low as it could reasonably be. It is only six annas per lb. There was some complaint that we use the term "lb.", we have used the word 'maund' but it is defined as the equivalent of 82 lbs. We cannot get away from the lb. until we have our own standard of weights and measures, which, as the House is aware, is under the active consideration of the Government.

There were some complaints about why in a particular district too much is allowed for private consumption and a smaller quantity in another district. That depends upon the

consuming habits which vary from district to district.

There were some complaints again about the assessment before the crop is actually gathered. Here, I think that the hon. Member who made the complaint is under a wrong impression. There are three stages in the licensing of an area and the assessment of the produce thereof. At the time of licensing, the yield of tobacco is roughly estimated having regard to the area planted and the average yield. At the second stage, the producer files a return after the crop is harvested. The third stage is when the crop is actually weighed and the quantity for assessment obtained. It is the last mentioned which is taken by the assessing officer and the investigations made clearly show that this procedure has been faithfully adhered to.

The documents, which were said to have been issued in September 1954, are not in regard to the crop going to be harvested in December 1954, but in regard to the earlier crop harvested in March-April 1954.

Then, there were complaints about income-tax. It is very difficult to deal with general complaints of harassment and so on. As I have said before, we shall always be happy to get details and we shall try to improve. We are not pretending that everything is perfect and that can hardly ever be said in a country where the income-tax officers have to pit their wits against the cleverest brains in the country.....

Shri Tyagi: Tax-evaders.

Shri C. D. Deshmukh: I do not say tax-evaders. The question of Assistant Commissioners not being judicial officers has been debated on the floor of the House so many times that I do not think it is worth while my trying to reply to it again.

The same applies to the observations that were made by you in regard to the Hindu undivided family. The position is that you are quite right in saying that the Commission made a reference to the fate of the

[Shri C. D. Deshmukh]

Hindu Code Bill, but you will notice that in paragraph 48 on page 118 they say "We have also been influenced by the fact...." which means that they have been influenced by other considerations also. For the moment, we have decided to accept the advice of the Commission.

So far as the other issues which are still open are concerned, about which there have been complaints, we will follow the advice given in paragraph 48 and see what happens to the Hindu Code Bill. So, you will have one more opportunity of trying to convince us before the matter is closed as you yourself have recommended.

Then there were some complaints about arrears. The bulk of the arrears is on account of appeals etc. Out of Rs. 161 crores, Rs. 94.5 crores are in abeyance because of appeals or disputes; Rs. 18 crores are taxes due under 'protective assessments' and will be wiped off when the double income-tax relief claims are settled; Rs. 23 crores are irrecoverable, being due from persons who have left India or have no assets in India. Thus, the immediately collectable sum is Rs. 25 crores, and Additional Collectors and other requisite staff have been appointed by some of the State Governments at the instance of the Central Government for stepping up this collection.

I see that the time is already over....

Shri K. K. Basu: The hon. Minister can go on if he wants. Let the Minister of State curtail his time.

Mr. Chairman: If the hon. Minister wants to go on, he can certainly do so.

Shri C. D. Deshmukh: I could go on for another hour, but I would like to abide by the law. Of course, the other Bill is also mine.

I should like to deal with one point in regard to Shri Sadhan Gupta's remarks. Of course, he made several points. In regard to the oil

refinery, it amounts to going over the whole ground again. So also in regard to the Industrial Credit and Investment Corporation because that matter was argued out when the Supplementary Demand was passed. But Shri Sadhan Gupta said something about the Industrial Finance Corporation, that is, that no action has been taken. We have already taken action and a Bill to amend the Industrial Finance Corporation Act has already been introduced. In anticipation, since last year, an official Chairman has been in position. The Sucheta Kripalani Report does not make clear charges of favouritism. Anyway, our attitude in the matter was embodied in a Resolution which was issued last year on this point as well as on the other recommendations made in the Report.

Lastly, in regard to the recent Audit Report, I understand that that matter is still under the examination of the Public Accounts Committee. So, it will be premature on our part to make any comments on the Audit Report. We shall have to abide by the Report of the Public Accounts Committee.

Shri Bansal: May I know if the Bill will be proceeded with before this Report comes before us or it will be postponed?

Shri C. D. Deshmukh: That depends upon the arrangement of the business of the House and the decision depends upon the Business Advisory Committee and so on and so forth. We hope that it will be proceeded with some time or other.

Shri Mohanlal Saksena: May I know whether there was one directive issued by the Government to the Corporation saying that the list should be published giving the names of Companies in which the Directors are shareholders, but the Corporation has refused to comply with that directive? For that, I think the hon. Minister will not wait for the Report of the Public Accounts Committee.

Shri C. D. Deshmukh: I do not know why it is necessary to take action in advance on certain parts of the Audit Report. We may as well await the recommendations of the Public Accounts Committee.

The hon. Member made some reference to housing. Now this is in essence a question of how much of the total investment should be devoted to housing and that is a part of planning in general. It is no use saying that housing is the remedy *par excellence* for unemployment. One could think of many other remedies, even more effective. But we have always to ensure that a proper balance is maintained between production and employment. In other words, we set before ourselves one target for production or increase in national income and another target for liquidating or eliminating unemployment. That plan is best which will enable us to advance on both fronts simultaneously. Therefore, once we decide that housing has a certain place, then the other recommendations made by the hon. Member might be considered as to whether land values should be reduced or not. But what he has said is no argument for giving a place out of turn, so to speak, to expenditure on housing, merely because it is regarded as a sovereign remedy against unemployment.

He made some reference to slum clearance. The difficulty there is that it is not a question of investment. It also involves the payment of subsidy, because housing is one of those cases where the book rent cannot be recovered from the disadvantageous sections of society and where it is a question of subsidy, one has to consider very carefully how much total burden the Central revenue budget can bear. As the House is aware, we are already likely to have about Rs 15 crores or so of deficit in the revenue budget and it is quite certain that the next Five Year Plan is going to make very heavy draft in various directions on Central revenues. Therefore, isolated from other issues it is not possible to deal with the

question of housing in general or removal of slums in particular.

Mr. Chairman: I shall now put to vote the cut motions which have been moved.

The cut motions were negatived.

Mr. Chairman: The question is:

"That the respective sums not exceeding the amounts shown in the fourth column of the order paper, be granted to the President, to complete the sum necessary to defray the charges that will come in course of payment during the year ending the 31st day of March, 1956, in respect of the following heads of demands entered in the second column thereof:

Demands Nos. 25 to 40 and 114 to 120."

The motion was adopted.

[The motions for Demands for Grants which were adopted by the Lok Sabha are reproduced below.—Ed. of P.P.]

DEMAND No. 25—MINISTRY OF FINANCE

"That a sum not exceeding Rs. 1,69,68,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Ministry of Finance'."

DEMAND No. 26—CUSTOMS

"That a sum not exceeding Rs. 3,49,89,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Customs'."

DEMAND No. 27—UNION EXCISE DUTIES

"That a sum not exceeding Rs. 6,15,95,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Union Excise Duties'."

DEMAND NO 28—TAXES ON INCOME INCLUDING CORPORATION TAX AND ESTATE DUTY

"That a sum not exceeding Rs. 3,63,70,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Taxes on Income including Corporation Tax and Estate Duty'."

DEMAND NO. 29—OPIUM

"That a sum not exceeding Rs. 31,71,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Opium'."

DEMAND NO. 30—STAMPS

"That a sum not exceeding Rs. 1,20,92,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Stamps'."

DEMAND NO. 31—PAYMENTS TO OTHER GOVERNMENTS, DEPARTMENTS ETC. ON ACCOUNT OF THE ADMINISTRATION OF AGENCY SUBJECTS AND MANAGEMENT OF TREASURIES

"That a sum not exceeding Rs. 10,14,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Payments to other Governments, Departments etc. on account of the Administration of Agency Subjects and Management of Treasuries'."

DEMAND NO. 32—AUDIT

"That a sum not exceeding Rs. 7,26,17,000 be granted to the President to complete the sum

necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Audit'."

DEMAND NO. 33—CURRENCY

"That a sum not exceeding Rs. 2,15,39,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of currency'."

DEMAND NO. 34—MINT

"That a sum not exceeding Rs. 91,89,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Mint'."

DEMAND NO. 35—TERRITORIAL AND POLITICAL PENSIONS

"That a sum not exceeding Rs. 25,05,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Territorial and Political Pensions'."

DEMAND NO 36—SUPERANNUATION ALLOWANCES AND PENSIONS

"That a sum not exceeding Rs. 2,92,52,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Superannuation Allowances and Pensions'."

DEMAND NO. 37—MISCELLANEOUS DEPARTMENTS AND EXPENDITURE UNDER THE MINISTRY OF FINANCE

"That a sum not exceeding Rs. 19,28,54,000 be granted to the President to complete the sum

necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Miscellaneous Departments and Expenditure under the Ministry of Finance'."

DEMAND No. 38—GRANTS-IN-AID TO STATES

"That a sum not exceeding Rs. 15,61,55,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Grants-in-aid to States'."

DEMAND No. 39—MISCELLANEOUS ADJUSTMENTS, BETWEEN THE UNION AND STATE GOVERNMENTS

"That a sum not exceeding Rs. 3,25,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of "Miscellaneous adjustments between the Union and State Governments'."

DEMAND No. 40—PRE-PARTITION PAYMENTS

"That a sum not exceeding Rs. 1,17,10,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Pre-partition payments'."

DEMAND No. 114—CAPITAL OUTLAY ON THE INDIA SECURITY PRESS

"That a sum not exceeding Rs. 3,21,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Capital Outlay on the India Security Press'."

DEMAND No. 115—CAPITAL OUTLAY ON CURRENCY

"That a sum not exceeding Rs. 7,19,40,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Capital Outlay on Currency'."

DEMAND No. 116—CAPITAL OUTLAY ON MINTS

"That a sum not exceeding Rs. 46,11,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Capital Outlay on Mints'."

DEMAND No. 117—COMMUTED VALUE OF PENSIONS

"That a sum not exceeding Rs. 68,07,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Commuted Value of Pensions'."

DEMAND No. 118—PAYMENTS TO RETRENCHED PERSONNEL

"That a sum not exceeding Rs. 42,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Payments to Retrenched Personnel'."

DEMAND No. 119—OTHER CAPITAL OUTLAY OF THE MINISTRY OF FINANCE

"That a sum not exceeding Rs. 39,90,30,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the

[Mr. Chairman]

31st day of March, 1956, in respect of 'Other Capital Outlay of the Ministry of Finance'."

DEMAND NO. 120—LOANS AND ADVANCES BY THE CENTRAL GOVERNMENT

"That a sum not exceeding Rs. 59,62,14,000 be granted to the President to complete the sum necessary to defray the charges which will come in course of payment during the year ending the 31st day of March, 1956, in respect of 'Loans and Advances by the Central Government'."

FINANCE COMMISSION (MISCELLANEOUS PROVISIONS) AMENDMENT BILL

The Minister of Revenue and Civil Expenditure (Shri M. C. Shah): I beg to move:

"That the Bill to amend the finance Commission (Miscellaneous Provisions) Act, 1951 as passed by Rajya Sabha, be taken into consideration."

In the present Finance Commission (Miscellaneous Provisions) Act there is a section, section 8, under which the Commission has the power to require any person to furnish any information that they think necessary for the purpose of their work. Under that section they had asked for certain information from Commissioners of Income Tax with regard to the assessment of certain assesseees. The Commissioners no doubt supplied this information. However, a doubt was expressed whether in view of section 54(2)—the secrecy clause—the Commissioners of Income-Tax were authorised to disclose this information. In order to remove that doubt this Bill has been brought forward and it is proposed to add the following at the end of Sub-section (2) of section 8—

"and any person so required shall, notwithstanding anything contained in sub-section (2) of section 54 of the Indian Income-tax

Act, 1922, or in any other law for the time being in force, be deemed to be legally bound to furnish such information within the meaning of section 176 of the Indian Penal Code."

This is only an enabling Bill in order to remove a doubt and I hope the House will take this into consideration.

Mr. Chairman: The question is:

"That the Bill to amend the Finance Commission (Miscellaneous Provisions) Act, 1951, as passed by Rajya Sabha, be taken into consideration."

The motion was adopted.

Clauses 1 and 2, the Title and the Enacting Formula were added to the Bill

Shri M. C. Shah: I beg to move:

"That the Bill be passed."

Mr. Chairman: The question is:

"That the Bill be passed."

The motion was adopted.

SEA CUSTOMS (AMENDMENT) BILL

Clause 14.—(Insertion of new section 178A in Act VIII of 1878)

Mr. Chairman: The House will now take up further clause by clause consideration of the Bill further to amend the Sea Customs Act, 1878.

The House knows that certain amendments have been circulated today notice of which has been given by the hon. Member in charge of the Bill. If any hon. Member wishes to table any amendment to those amendments, he is entitled to do so and it will be circulated to hon. Members.

Shri Bansal (Jhajjar-Rewari): Which is the amendment which was referred to just now, because I do not seem to have received it?