

I beg to move.

"That the Bill be passed"

Mr. Deputy-Speaker: The question is:

"That the Bill be passed".

The motion was adopted.

NEGOTIABLE INSTRUMENT (AMENDMENT) BILL

The Minister of Revenue and Defence Expenditure (Shri A. C. Guha): I beg to move:

"That the Bill further to amend the Negotiable Instruments Act, 1881, as passed by Rajya Sabha, be taken into consideration."

Shri Kamath (Hashangabad): I think the time allotted for this Bill is one hour.

Mr. Deputy-Speaker: Yes. At five o' clock, this Bill will conclude. Thereafter, we shall have the half an hour discussion to be raised by Shri V. P. Nayar.

Shri Kamath: On games and sports.

Shri A. C. Guha: This is a very small Bill with two clauses. I think I can claim that the Bill is also non-controversial and very simple.

Clause 2 concerns the postal savings banks, and provides for the introduction of the cheque system in the postal savings banks. Clause 3 is in regard to the declaration of some holidays. I shall deal with this question later on.

[**SHRI BARMAN** in the Chair.]

The origin of this Bill is from the report of the Rural Banking Enquiry Committee. That Committee have stated in their report:

"We have mentioned special features of the post office savings banks in chapter I, and pointed out that they are particularly well-suited to the collection of savings from rural areas. We, therefore, recommend that the number of offices doing savings bank work in the rural areas should be in-

creased, and the following steps should be taken."

Then, they have suggested so many steps. On this Committee's report Government set up a departmental committee consisting of two officers to enquire into the question of the implementation of the recommendations of the Rural Banking Enquiry Committee. On that departmental Committee's report, it has been decided to introduce the cheque system in the postal savings banks.

It may be of some interest to hon. Members to know how the postal savings banks have been developing in our country. At present, about 12,000 post offices have savings banks accounts, and there are about 50 lakhs of accounts with an aggregate deposit of about Rs. 250 crores. And this sum constitutes perhaps one of the biggest items in the national savings programme. I think the next biggest item will be the 12 year national saving certificates with an aggregate of Rs. 219 crores or something like that; anyhow, that amount is much smaller than the amount in the postal savings banks accounts.

I do not think it would be necessary for me to say much about the necessity of this small savings scheme. In the First Five Year Plan, we had a target of Rs. 225 crores in this respect; and in the Second Five Year Plan we expect the target to be not less than Rs. 350 crores. In fact, we are overreaching the target in the First Five Year Plan and therefore, we expect that in the Second Five Year Plan also, we shall be overreaching the target. So, it is very necessary to make the postal savings scheme more popular and also easier to operate.

With this intention, we are trying to introduce the cheque system in the postal savings accounts. But for the present, it will be on an experimental basis, and it will be limited only to one city, i.e., Bombay. But I can give this assurance to the House that we shall see that it is extended to other places also as soon as possible.

[Shri A. C. Guha]

perhaps in about a year's time. Then it may be possible for Government to extend this system to other areas also, i.e., to other cities also; and we shall try gradually to extend it to the rural areas as soon as possible. There are some administrative difficulties in this particular respect. Perhaps, the Members will be aware that the rural post offices are in the charge of men who are not educationally so equipped as to be able to handle this cheque system. So, it may require some time before we can introduce this system in the rural areas. But at least it can be done in semi-urban areas as soon as possible. We shall try to do that.

Clause 3 relates to the fixation of holidays. Under the Act as it stands, it has been laid down that Good Friday, New Year's day, and the Christmas Day would be observed as holidays definitely, but it has also been provided that if the last two holidays fall on a Sunday, then the next Monday will be observed as a holiday. We are now eliminating that provision. We are putting these holidays in the same category and at the same level with the other holidays like Diwali, Holi, Moharrum, Id etc.

We do not like those holidays to be put in a special category different from other holidays. But I should make this thing clear, that the Government have not the slightest intention of abolishing these important holidays. They will be observed as holidays as other important holidays are being observed. But this special classification, on these being particularly mentioned in the Negotiable Instruments Act, and also that if these two holidays—New Year's day and Christmas day—fall on any Sunday the next Monday also will be observed as a holiday—that obligation we want to eliminate. Several State Governments have represented to the Government that there should not be any obligation to take the next Monday also as a holiday.

So I hope this Bill will be passed within the time-limit allotted. I do not like to take any more time while moving the Bill for consideration. I shall try to meet the points that Members will make and if necessary I shall give further details about the postal savings account.

Mr. Chairman: Motion moved:

"That the Bill further to amend the Negotiable Instruments Act, 1881, as passed by Rajya Sabha, be taken into consideration."

Shri S. N. Das (Darbhanga Central): The present Bill, as passed by the Rajya Sabha, is now before the House. Long ago, the Rural Banking Inquiry Committee appointed by the Government of India in 1950, recommended that there should be operation of cheques in the transactions of the post office savings bank. But the Government have taken so much time to arrive at this decision. I think in rural matters, all the State Governments and the Government sitting at Delhi are not so attentive, so keen, to give effect to such recommendations as would go to benefit the rural areas.

Just now—actually I did not get an opportunity to speak—I saw that in Chanakya Puri they are going to spend lakhs of money to have a hotel. In Delhi, people from other countries as well as people working here in the Secretariat or in the Parliament and elsewhere, are provided with every amenity. Sitting in Delhi, we cannot imagine the condition of the rural people as we should. We are here representing a very large number of people who reside in the rural areas in villages. But so far we have not been able to give sufficient attention to any aspect of their living—neither economic, nor social nor other matters. Here, it is a matter for gratification that the Government have been able to spread a net work of post offices in rural areas. That is all right and that is beneficial to the rural population. But, at the same time, I

would say that the services there are not upto the mark. All the attention is paid to urban areas. Even in 1955 the rural population is neglected. I am very happy that one facility that was not there and that was necessary is being provided now by this amending measure. As the hon. Minister just now stated, this facility is going to be given only in a limited number of post offices. I do not know what is the area that is going to be taken. I would request him to give this facility in the rural areas also in a short time. For the urban areas there are banks which provide these facilities but in the rural areas there are post office saving banks in which only one withdrawal a week is permitted. That is very inconvenient and it is for that reason that people do not desire to deposit their money or savings in such banks. Therefore, I welcome this measure but I would request the hon. Minister to see that these facilities that are sought to be provided under this amending Bill are provided, at a very early date, in the post office savings banks in the rural areas also.

I would like to say that these words mentioned such as, New Years day, Christmas day, in the Negotiable Instruments Act are reminiscent of the days of the British regime. There are other laws also where you will find traces of this imperialism. I think Government has taken much time to see that specific mention of these things provided in the Negotiable Instruments Act such as the Christmas Day and the New Years Day are removed. No preference should have been shown to these. The then ruling power was a Christian power and they had specially mentioned these things. There is now no such necessity. I think it is better the special mention of these holidays is removed and every holiday is declared by a publication in the official *Gazette of India*.

I would say just one thing. Even now, although many post offices have been opened in the rural areas—I do not know the exact number—It is

very difficult to induce the department to transform all the branch offices into sub offices where there may be this facility of a savings bank account. I would request the hon. Minister to request the Communications Ministry to see that this facility of post office savings banks is given in almost all rural post offices or at least in such of those places where there is the necessity. At present the policy with regard to opening of Post Offices is this that no one should have to go more than three miles to a post office. In like manner there must be some programme to start post office savings banks in rural areas also where no one would have to travel more than 5 miles to go to a Post Office savings Bank. When such post office savings banks are opened in the rural areas, this facility of operation of accounts by cheques will be useful to the people in general.

I support the Bill and I hope that the whole House will unhesitatingly support it.

Shri S. L. Saxena (Gorakhpur Distt.—North): I am glad that this Bill is being introduced and I appreciate the bold through bilated decision to make the savings banks in post offices more useful to the public. But, I want to draw attention to certain of the difficulties which have been experienced in the post office saving banks. In our State sugarcane growers had certain deductions made from this cane price as compulsory savings and they were deposited in post offices. There were lakhs and lakhs of depositors and who could identify them, so that it was very difficult to withdraw the money. In fact, people who had deposited the money had to pay half the amount to persons in the post office, which is reputed to be a very honest institution to get themselves identified and it became the centre of corruption. So, what I want to say is this. Who will identify these persons? It will be difficult to get them identified. So, I would like that some method should be devised so that there may not be any real difficulty in withdrawing the money.

[Shri S. L. Saksena.]

Secondly, the cheques should be in Hindi so that people may be able to withdraw their money in the villages where the people cannot understand English. I suggest that you should get the new cheques printed in the local or regional languages and also in Hindi.

In the rural areas, the post offices are manned by extra-departmental agents and these people are part-time workers. They open the post offices in the morning for two hours and again in the evening for two hours. Generally they are not very highly educated. We want that these post offices should be a real complement of the rural credit system and so you will have to convert many of the post offices into sub-post offices with clerks who are more educated and who can deal with cheques and give the money from the banks for these cheques.

I hope that all these things will be taken into consideration if we want to make this Bill a real boon to the rural public. If we want to make these banks more popular, then we should see that there will be no difficulty for the people, who deposit their money, to withdraw it, as for instance, when there were deductions from the sugarcane prices deposited in these Banks. With these words I support the measure.

Shri N. B. Chowdhury (Ghatal): While welcoming this Bill, I should like to make a few observations.

The facilities for withdrawing money from the post office would certainly help a great deal so far as the difficulty of withdrawal in certain areas is concerned. In small towns we have the experience of small banks and during the war days we have noticed a sort of mushroom growth of banks, particularly in small towns. Because of the defective manner in which they functioned and also because of the evil motive of the persons who were managing those branches, we have had a very sad experience of those banks. People deposited their money in those

banks and ultimately they had to suffer. In Bengal it has taken place on a very wide scale. But this opportunity of depositing money in post offices and having the facilities of using cheques will help a great deal, because people can safely deposit their money in post offices. That be a secured deposit and will remove the difficulties of people who want to deposit money in some banks. In that way it will help a good deal.

As already suggested by one hon. Member, **Shri S. N. Das**, these facilities should be extended gradually to rural areas also. While saying this I would also warn the Government against haphazard action, because I have seen that in certain village post offices defalcations have taken place. If they get the opportunity of transacting money in this manner, then there is a greater chance of defalcation or loss of public money. So, while extending these facilities to the rural areas, care must be taken to see that the monies and the cheques there are in secure hands, that they are handled properly and that there is no anxiety because of this easier method of transaction. While we want to have the facilities of this new scheme we should see that we do not take any haphazard action in the matter.

Shri T. B. Vittal Rao (Khammam): I have not much to say in this Bill. Today the work in the post office-savings banks is done by the postal employees. The Ministry of Finance pays to the post office at certain rate, for the transactions that take place. This amount was fixed sometime in the year 1951. Since then the cost in the department has gone up. So, there is an urgent need to revise the rate for these transactions so that it will not work adversely against the interests of the postal employees. Because of the loss of this income today in the postal department, the accounts are shown as if there is some loss with the result that the postal employees are adversely affected and whenever they ask for an increment

in their salaries, they are told that there is a loss. But the secret is this. These transactions should be paid at the rate at which it costs the postal department.

Pandit D. N. Tiwary (Saran South) rose.

Mr. Chairman: I shall call the Minister.

Pandit D. N. Tiwary: One hour is given to this Bill.

Mr. Chairman: We may try to finish the other Bill also. Certainly I shall allow hon. Member if he has new points.

पंडित डी० एल० तिवारी : मैं इस बिल का स्वागत करते हुये दो एक बात कहना चाहता हूँ। हम लोगों को जो देहातों में कठिनाई मालूम होती उसकी ओर मैं सरकार का ध्यान दिलाना चाहता हूँ।

यह जो बिल पेश हुआ है उसमें कहा गया है कि पोस्ट ऑफिसों में बैंक का सिस्टम बम्बई में लागू किया जायेगा। मैं नहीं समझा कि इसको बम्बई में लागू करने से क्या लाभ है मेरी समझ में नहीं आता कि बम्बई, कलकत्ता, मद्रास और दिल्ली में इस सिस्टम को लागू करने से क्या फायदा होगा क्योंकि यहां तो बहुत से बैंक मौजूद हैं, इम्पीरियल बैंक है और भी अच्छे से अच्छे बैंक हैं। यहां पर इस फैसिलिटी को देने से क्या लाभ हो सकता है? यह सुविधा तो वहां देनी चाहिये कि जहां इसके अभाव में लोगों को कठिनाई का सामना करना पड़ता है। तो मैं आनरेबिल मिनिस्टर से कहूंगा कि वे इस एक्सपेरिमेंट को बम्बई में न करें क्योंकि इससे वहां के लोगों को कोई फायदा नहीं पहुंचेगा। जैसे समुद्र में पानी बरसने से कोई फायदा नहीं होता वैसे ही बम्बई, कलकत्ता, मद्रास और दिल्ली में इस सिस्टम को लागू करने से वहां के लोगों का कोई फायदा नहीं होगा। अगर आप इस सिस्टम को लोगों को फायदे के लिये लागू

करना चाहते हैं तो आप इसको देहातों में ऐसे स्थानों पर लागू करें जहां कि बैंकिंग फैसिलिटीज नहीं है। हमने देखा है कि देहात में जहां बहुत से रुपये का व्यवहार बड़ी बड़ी मंडियों में होता है, वहां लोगों को रुपया जमा करने और निकालने के लिये आदमियों को शहरों में भेजना पड़ता है। यदि आप ऐसी जगहों में इस सिस्टम को लागू करते तो वहां के लोगों को इससे बहुत फायदा होता, और जो इसका असल मंशा है वह भी सिद्ध हो सकता। मेरे प्रान्त में कुछ बड़ी बड़ी मंडियां हैं जैसे महाराज गंज और दिघवारा, जहां हर रोज बीसों और पच्चीसों हजार रुपये का ट्रांजैक्शन होता है और वहां पर लोगों को यह शंका रहती है कि अगर घर में रुपया रखेंगे तो चोर और डाकू उसको ले जायेंगे कभी कभी वहां डकैतियां पड़ भी जाती हैं। यदि वहां आप यह सुविधा रखें और रुपये में दो बार रुपया निकालने का नियम रखें तो वहां के लोग अपना रुपया जमा कर सकते हैं और निकाल सकते हैं और इससे उनको बहुत फायदा हो सकता है। तो मंत्री महोदय इस प्रश्न के इस पहलू पर विचार करें और यद्यपि यह तरमीम नहीं दी गई है, पर इसको मान लें कि इस एक्सपेरिमेंट को बम्बई के बदले देहातों में शुरू करें। यदि इस मामले में अमेंडमेंट देने की जरूरत नहीं है तो मेरा अनुरोध है कि इस सिस्टम को ऐसी जगहों पर देहातों में लागू करें जहां कि बड़ी बड़ी मंडियां हैं।

दूसरी बात मुझे छट्टी के बारे में कहनी है। इस बारे में हमारे भाई श्री नारायण दास जी ने जो कुछ कहा है मैं उपाध्याय अनुमोदन करता हूँ और मैं समझता हूँ कि इसका ब्याल आनरेबिल मिनिस्टर रखेंगे

श्री अलमगुलाय खासनी (जिला आजमगढ़ पूर्व व जिला बलिया पश्चिम) : मैं इस विधेयक का स्वागत करता हूँ इस दृष्टि से

[श्री अलगूराय शास्त्री]

कि इससे जो पोस्ट आफिसिज सेविंग बैंक का काम कर रहे हैं उनमें रुपया रखने और निकालने की वही सुविधायें मिल जायेंगी जो कि लोगों को बैंकों से मिलती हैं। छोटी छोटी रकमें लोग सेविंग बैंक में जमा कर लेते हैं। और उससे उनको छोटी मोटी बचत करने की और अपना जमा रुपया निकालने की जो कठिनाई होती है वह उससे दूर हो जाती है, इस दृष्टि से यह विधेयक लाया गया है, मगर जैसा अभी हमारे मित्रों ने कहा कि इसका प्रयाजन बिल्कुल नष्ट हो जाता है जब हम इसको बड़े बड़े शहरों तक सीमित करने की चेष्टा करते हैं। असल में यह सुविधा गांव वालों को मिलनी चाहिये। दो बातें मुझे आवश्यक जान पड़ती हैं जोकि की जानी चाहियें। पहली बात तो यह कि ऐसे पोस्ट आफिस जहां सेविंग बैंक का काम चल रहा है वहां सब जगह यह चैक प्रणाली चलायी जाये। विधेयक के अनुसार इस चैक प्रणाली को अभी आप केवल बड़े बड़े शहरों तक जैसे बम्बई आदि नगरों तक ही सीमित रखना चाहते हैं और वहां इसको एक्सपैरीमेंट करके देखना चाहते हैं और अभी सारे पोस्ट आफिसिज में जहां सेविंग बैंक हैं वहां यह चैक प्रणाली जारी नहीं होगी। मेरी राय में तो इससे जो विधेयक की मंशा है वह ही पूरी नहीं होगी और मेरी समझ में उन सारे पोस्ट आफिसिज में जहां सेविंग बैंक काम कर रहे हैं, वहां चैक की प्रणाली जारी होनी चाहिये। दूसरे मेरा कहना है कि खाली इतने से ही काम नहीं चलेगा बल्कि आज जो पोस्ट आफिसिज सेविंग बैंक का काम नहीं कर रहे हैं उनको भी सेविंग बैंक का काम करने वाले पोस्ट आफिसिज बनाने चाहियें, इस सुविधा को दूर से दूर ले जाने की चेष्टा करनी चाहिये, और अधिक से अधिक गांवों में इसको फैलाने की चेष्टा करनी चाहिये। इस सुविधा को

जो सेविंग बैंक का काम कर रहे हैं, उन्हीं पोस्ट आफिसों तक सीमित करना ठीक नहीं है और विधेयक के अनुसार आप इस चैक प्रणाली को जो केवल कुछ बड़े बड़े नगरों तक ही सीमित रख कर एक्सपैरीमेंट करना चाहते हैं तो जो सुविधा आप इसके जरिये देना चाहते हैं, वह सुविधा लोगों को बिल्कुल नहीं मिलती और फिर यह एक बेकार चीज हो जाती और जैसा कि अभी तिवारी जी कह रहे थे कि इस सुविधा का गांवों के अन्दर विस्तार किया जाय और उनको बैंक माइंड बनाया जाय ताकि वह अपना पैसा जमा करें और जरूरत पड़ने पर उसको निकाल सकें, इस सुविधा के विस्तार हो जाने से उनको इस दिशा में बड़ी शिक्षा मिलेगी। अभी हमारे मित्र श्री शिवनलाल सक्सेना कह रहे थे कि गांवों में अगर वही नकल बत करके हम अंग्रेजों में चैक रख देंगे तो मुनासिब नहीं होगा बल्कि वह रीजनल भाषा और हिन्दी भाषा में होना चाहिये, इसमें कम से कम अंग्रेजी की खैरबाद कहें।

अभी हमारे एक भाई श्री एस० एन० दास किसमस की छुट्टियों के बारे में कह रहे थे। वह सब इसमें लिखा हुआ है। मैं अपने मित्र पंडित ठाकुरदास भागवत से कह रही था कि हमें इसमें आश्चर्य नहीं होना चाहिये कि जो मिट्टी का बरतन होता है उसमें अगर एक बार धी या तेल आप रख दीजिये तो फिर जन्म भर वह जाता नहीं चाहें सौ मन साबुन से धो डालिये वह जाता नहीं, ठीक उसी तरह हमारी इस दासता की मनोवृत्ति कहानी है, इस के कारण बहुत सारी भावनाओं को हमने कुछ ऐसे चिपका लिया है कि हम उनसे बाहर ही नहीं निकल पाते। अब समय आ गया है कि हम कम से कम छोटे मोटे अवसरों पर इन चीजों से बचने की चेष्टा करें और एक राष्ट्रीय दृष्टिकोण जनता के सामने

और अपने सामने रखें और हमें अपने को इस दूषित दासता की मनोवृत्ति से बचाना चाहिये।

मैं जिसमस डे की छट्टी के बारे में जो ऐसा कह रहा हूँ तो वह किसी विशेष नफरत की भावना से नहीं कह रहा हूँ, मैं तो यही कह रहा हूँ कि वह जो एक गुलामी की मनोवृत्ति लकीर के पीछे चलने की है उससे हमें बचने की चेष्टा करनी चाहिये, थोड़ी अपनी दृष्टि में उदारता लान की आवश्यकता है जरा आगे बढ़ने की आवश्यकता है, थोड़ी बोलडनेस की ज़रूरत है और बहुत सी चीजों में जो एक कायरता का हमारा भाव होता है उसको दूर करने की आवश्यकता है।

श्री कामत : यू० पी० का जिक्र कर रहे हैं ?

श्री अलगूराय शास्त्री : यू० पी० में कायरता का नामोनिशान नहीं है। अब वह महाराष्ट्र की तरफ चली गई है।

श्री कामत : मध्य प्रदेश की बातें नहीं कर रहे हैं ?

श्री अलगूराय शास्त्री : समय बदल गया है, कामत साहब माफ करे अगर मैं कहूँ कि वह उन्हीं तक सीमित है।

अब मैं और अधिक समय नहीं लेना चाहता। केवल एक चीज की ओर और सदन का ध्यान दिलाना चाहूँगा कि इस विधेयक में यह कहा गया है कि यह उस समय से कार्यान्वित होगा जब सरकार इसको गजट में प्रकाशित करेगी, ठीक है आमतौर से विधेयकों की भाषा यही होती है कि जब सरकार इसको चालू करेगी तब से चलेगा, अगर मैं यह चाहूँगा कि सरकार इसको जल्दी चालू करे और शीघ्र से शीघ्र इसको चलाने की चेष्टा करनी चाहिये। ऐसा न हो कि यह विधेयक यहां से पास होकर पड़ा रह जाय, बाहिर है कि सरकार ने इस प्रकार के विधेयक की आवश्यकता अनुभव की है तभी वह यह

विधेयक लाई है और मैं सरकार से इसके शीघ्र से शीघ्र जारी करने के लिये अनुरोध करता हूँ।

एक तो मैं यह चाहता हूँ कि यह बैंक प्रणाली की सुविधा उन तमाम पोस्ट ऑफिस सेज में दी जायें जहां कि सेविंग्स बैंक्स का काम चलता है, उन सब में तो यह लागू की ही जाय और इसके अलावा रूरल ऐरियाज में जो पोस्ट ऑफिस फेले हैं उनको ज्यादा से ज्यादा सेविंग्स बैंक्स का काम करने वाले पोस्ट ऑफिस बनाने को चेष्टा की जाय ताकि जनता की सेवा हो सके। इन शब्दों के साथ मैं इस विधेयक का स्वागत करता हूँ।

Dr. Suresh Chandra (Aurangabad): I would not have liked to take the time of the House as the hon. Minister has already said that this is a very small and innocuous measure, but at the same time, the hon. Minister, while giving certain details about this measure, said that the biggest item in national savings comes through the post office savings banks. While reading the Statement of Objects and Reasons I saw that the Govt. of India had set up a Rural Banking Enquiry Committee. It was at the instance of the Rural Banking Enquiry Committee that a two-member committee was appointed to make an enquiry into the working of the post office savings banks, to suggest certain improvements and in order to increase the popularity of the post office savings banks. Now, it is very clear from the Statement of Objects and Reasons that the object of this recommendation of the Rural Banking Enquiry Committee was to extend these post-office savings banks' facilities for the deposit and withdrawal of money by cheque to the rural areas. But what we find from the statement of the hon. Minister made while introducing this Bill, is that it is only the city of Bombay which is going to benefit by this measure. I really fail to understand this. As it is very evident from a large number of Members of this House who have expressed their desire that priority should be given to

[Dr. Suresh Chandra]

the rural areas and not to the urban areas, rural areas must be given preference. Those of us who come from the rural areas and those of us who have to go to rural areas find that the difficulties which the rural folk experience when depositing their money was tremendous. Ultimately they fall into the trap of the money-lenders, because they do not find any place where they can deposit their money and withdraw it. Therefore, I only want to emphasise that the object of the recommendation of the Rural Banking Enquiry Committee, which was appointed by the Government of India, was to extend facilities to the rural areas. Therefore, priority must be given to the rural areas only. But here in this measure we find that it is going to be introduced only in the city of Bombay. I personally feel that it is not proper and it is not just. Therefore, though I welcome this Bill, as everyone in this House does, at the same time I regret that it is going to be introduced only in one city. I hope that the hon. Minister will change his mind and introduce this in some of the rural areas also.

श्री ठाकुरदास भागवत (गुड़गांव) :

मैं इस बिल के मोके पर श्री गुह साहब को अपने दिल से मुबारकबाद देता हूँ कि उन कै हिस्से में यह चीज आई है कि वह हमारे देश में नई नई चीजें शुरू करें। जैसा श्री नारायण दास जी न अभी फर्माया, यह नई चीज बहुत असे के बाद गांवों के अन्दर आ रही है। एक वक्त था जबकि हम कहानियां सुनते थे कि २०० रुपया जमींदार साहब की बकरी चर गई बात यह है कि उनके नोट पड़े थे, रखना उनको आता नहीं था। आप शायद न जानते हों कि गांव के लोग छोटी छोटी हांडियों में अपना रुपया रखा करते हैं दोशरों में आले और ताक बनाकर रखते हैं। यह पुराना तरीका चला आ रहा है। पुराने जमाने में लोगों के पास रुपया थोड़ा होता था, अब मैं उम्मीद करता हूँ कि गुह साहब की मेहरबानी

से हालत बदलेगी। मैं समझता हूँ कि जब आप उनको सेविंग बैंक दे रहे हैं तो उन बैंकों में रखने के लिये रुपये भी देंगे। कहीं आप ऐसा न करें कि गांव में सेविंग बैंक तो हों लेकिन लोगों के पास रुपये न हों। जब तक गांव के लोगों के पास रुपये नहीं होंगे तब तक आपके सेविंग बैंक किस काम के होंगे ? आपने कुछ अर्सा हुआ कहा था कि हिन्दुस्तान में आप स्टेट बैंक की ४०० शाखें खोलेंगे मुझे उम्मीद नहीं है कि वह सारी की सारी ४०० शाखें बड़ बड़े शहरों और मंडियों में ही खुलेंगी। उनमें से एक बड़ा हिस्सा गांवों में भी खुलेगा, ऐसा मैं समझता हूँ।

श्री ए० सी० गुह : ब्रह्म ।

पंडित ठाकुरदास भागवत : इस वास्ते मैं खयाल करता हूँ कि यह जो आपके सेविंग बैंक हैं वह एक माने में शुरूआत करते हैं लोगों को तालीम देने की। जहां जहां आपके पोस्ट ए फस होंगे वहां वहां आप सेविंग बैंक खोलेंगे। मैं इसकी बड़ी भारी एजुकेटिव वैल्यू देखता हूँ। आप लोगों को बतायेंगे कि रुपया किस तरह रक्खा जाय मैंने बहुत सी कहानियां सुनी हैं जैसे कि जमींदार की बकरी २०० रुपया चर गई एक अभी कुछ दिन का केस है कि एक आदमी के बच्चे ने उसकी सारी उमर की कमाई ४०० नोट चूल्हे में आग में डाल दिये, उस शस्स के पास वहां आसा था उस शस्स ने गुस्से में आकर बच्चे को चूल्हे में डाल दिया गांव में अभी जरूरत है कि वहां के लोगों के अन्दर बैंकिंग माइन्डनेस हो जब आप रूरल क्रेडिट कायम करना चाहते हैं तो मैं उम्मीद करता हूँ कि आप गांव वालों को भी मदद करेंगे बशर्ते आप बम्बई को छोड़कर किसी गांव में जायें।

जैसा अभी डा० सुरेशचन्द्र ने फर्माया था, मैं भी अंग्रेज करना चाहता हूँ कि ओरि

फिनल आइडिया यही था कि जो बैंक खोले जायें वह छोटे कस्बों या गांवों में खोले जायें जिससे वहां के पोस्ट आफिस गांव के आदमियों को रुपया जमा करने और निकालने की आदत पड़े। आज क्या होता है कि एक विद्वाल काम होता है, उसके दस्तखत के आइडेंटिफिकेशन के लिये आदमी जा रहा है, वह खुद जाय तो जाय, ऐसा नहीं है कि उसका मुस्तार या जिसको वह बैंक दे दे, जाकर रुपया ले आये। अब बैंक देने का मतलब यह होगा कि हर एक आदमी को अख्यार होगा कि वह बेअरर बैंक दे दे और उसका रुपया कैश हो जायगा। इस तरह से जो इसका एजुकेटिव अक्षर होगा उस पर मैं ज्यादा जोर देता हूं। आज तो किसी गांव वाले के पास न रुपया ही होता है और न रखने के वास्ते इन्तजाम, लेकिन जब माली हालत उनकी अच्छी होगी, आज भी वह अच्छी होती जा रही है तो उनकी जरूरतें बढ़ेंगी और जरूरतें बढ़ने से उनका स्टैण्डर्ड बढ़ेगा। यह बात सच है कि आज वह इस चीज को नहीं समझते हैं, लेकिन धीरे धीरे वह महसूस करने लगेंगे कि गवर्नमेंट उनके रुपये की सेविंग के लिये यह फायदा बाना रही है, और आखीर में आप देखेंगे कि उनमें रुपये की सेविंग की आदत आ जायेगी। आपक जो नेशनल सेविंग्स सर्टीफिकेट्स हैं उनका वास्ते आप रास्ता साफ कर रहे हैं क्योंकि सेविंग्स तभी बढ़ेंगी जबकि सेविंग्स बैंक होंगे। इस वास्ते जो आप यह नई चीज रख रहे हैं इसका अक्षर मुझे बहुत दूर दूर तक मालूम हो रहा है और गांव के लोग इससे पूरा पूरा फायदा उठावेंगे। लेकिन मैं यह कहे बगैर नहीं रह सकता कि अगर आप इसको शहरों तक ही महदुद रखेंगे तो आप चाहे इसको जारी करें या न करें, इससे कोई फायदा होने वाला नहीं है। हां, अगर आप गांव के अन्दर भी इसको ले जायेंगे तो वह स्कीम जरूर फायदे-द साबित होगी।

दूसरी चीज जिसके बारे में मैं अर्ज करना चाहता हूं वह यह है कि, जैसा श्री श्री अलमू राय शास्त्री जी ने कहा, मैं खुश हूं कि हम उस पुरानी खराब संस्कारों की रट में से निकलने लगे हैं जो कि पुरानी रट है। इसके लिये भी मैं श्री गुहा साहब को मुबारकबाद देता हूं। मुझे इससे मतलब नहीं है कि इतनी छुट्टियां कम हो गई या ज्यादा हो गई, लेकिन जो पुरानी चीजें अंग्रेजों के जमाने से हमारे विरसे में आ गई थीं, आहिस्ता आहिस्ता हम उनसे निकलने लग गये हैं और हमारा आउटलुक नेशनल बनता जा रहा है।

इन अस्फाज के साथ मैं इस बिल को सपोर्ट करता हूं।

Shri A. C. Guha: I am glad that all the Members have welcomed this Bill. There has not been any dissentient voice. I have also noticed that practically every Member has asked for extension of the cheque system in rural areas. I can confess that, personally speaking, I share that feeling with them. I also feel that this system should be introduced in the rural areas. Members may know that this is operated by two Ministries, the Finance Ministry and the Communications Ministry. I had a talk with Shri Jagjivan Ram also. He also personally shares the same feeling. But there are some administrative points which we cannot ignore.

Pandit Thakur Das Bhargava: Financial: not administrative. We do not want to spend money.

Shri A. C. Guha: Members sitting there often twit me for certain acts of commission or omission, committed by me while I was sitting there; yesterday Shri Jhunjhunwala was also speaking on some of his cut motions of what I used to say when I was sitting there. The only difficulty is that the "but" is missing from their minds. They always say this thing should be done. I share their feeling. But, they have not the administrative difficulties in their mind. They should realise..... that in 12,000

[Shri A. C. Guha]

post offices, savings banks are operated. In the rural areas, the post offices are managed by persons who can hardly be called academically quite competent to handle this complicated thing. Shri N. B. Chowdhury mentioned about bank failures, defalcations and so many other things. I am glad to say that there has not been much of fraud in Post Office Savings Banks. But, comparatively, the percentage of fraud is more in the rural areas than in the cities in Postal Savings Banks. We have to guard against such frauds. We have to train a large number of personnel before this can be introduced in the rural areas. For training also, you have to pick up competent persons who can really be taught in the art of operating this cheque system. To set up a machinery competent to work this thing in the 12,000 villages is not just an easy thing. I cannot give any assurance that it will be done in any particular time. But, I can give this assurance, not only on my behalf, but also on behalf of Shri Jagjivan Ram that we are quite alive to this feeling that unless this system can be introduced in the rural areas, there is hardly any necessity for introducing this system in cities like Bombay, Calcutta or Madras or Delhi where already enough banking facilities are available.

Pandit Thakur Das Bhargava: What is the assurance? That you are alive to this feeling? Give an assurance that you will do your utmost to open as many branches as possible in the rural areas.

Shri A. C. Guha: I can give him the assurance, as I have stated in the other House, that in about a year's time we shall see that this system is extended to some towns other than Bombay, and then we shall also see that this may be introduced in semi-urban areas and small towns with a population of 20,000 25,000 or 10,000 as early as possible. We have started one training centre. we shall see whether we can start more

training centres. We have been taking certain steps to improve the quality of the postmasters who can be entrusted with this task.

Pandit D. N. Tiwary: May I make a suggestion? Instead of starting it in other towns, why not start it in villages?

Shri A. C. Guha: I think the hon. Member knows that the extra-departmental postmasters are not properly equipped for this.

Pandit D. N. Tiwary: Not extra-departmental postmasters, your branch post offices.

Shri A. C. Guha: I think Shri S. N. Das and other Members have mentioned that the Rural Banking Enquiry Committee recommended the introduction of the cheque system, and asked why the Government has been ignoring that recommendation so long. It is not quite correct to say that the Rural Banking Enquiry Committee made any specific recommendation for introducing the cheque system. They have only emphasized the importance of the Postal Savings Banks for rural savings, and they recommended that Government should institute an enquiry as to how to make it more popular and how to make the rural people utilise this institution more liberally, more freely. On that recommendation we set up a departmental enquiry committee, and that committee submitted its report with many recommendations. I think eight recommendations have already been accepted. One of the recommendations is that the State Government should be asked, where necessary, to provide teachers to work as branch postmasters. If we can get the teachers or the primary schools to work as branch postmasters, then I think we can start with a personnel who will be qualified to operate this complicated system or cheques in postal savings. Before that, I think it will be rather risky to introduce this system or to try to introduce this system into the rural areas.

There are other recommendations. I think some Members have mentioned that there is only one withdrawal in a week. We have already been implementing on an experimental basis the recommendation regarding two withdrawals a week subject to a limit of Rs. 1,000.

Then, Members mentioned about the difficulties of withdrawals. I know there are certain difficulties, and we have been trying to remove those difficulties. One step is that Savings Banks indentity cards should be introduced in connection with the withdrawals so that the postmasters can easily identify the depositor even when the signatures may not tally.

Shri S. L. Saksena: Can't you make a beginning in some villages also?

Shri A. C. Guha: I am sorry I cannot give any definite assurance. I can only say that I also share the same feeling that this system should be operated and extended to rural areas, otherwise it is no use introducing it in some important big towns where already enough banking facilities are available.

Shri S. L. Saksena: Make an experiment and see the difficulties.

Shri A. C. Guha: Members have said that there are difficulties in withdrawals and that the service in the rural Postal Savings Banks is not quite satisfactory. There may be some difficulties, I admit, but still the postal savings banks are quite popular in the country, and this will be quite apparent from the figures that we are receiving every year as deposit from the Postal Savings Banks. In 1946-47 we started with Rs. 142 crores and today our deposit is Rs. 250 crores, that is near about double. I think by the end of this year it will be near about Rs. 270 crores or something like that. So, within these seven or eight years the deposit has doubled. That would show that the people, in spite of some difficulties, have found this institution quite useful and helpful for their purpose and have been using this institution quite liberally.

I think no other points have been mentioned by hon. Members. Practically, all the Members have touched only the point namely that this system should be extended to the rural areas. I repeat that I share the same feeling and I shall see that as soon as possible this system is extended to other areas at least to the semi-urban areas, if not to the rural areas.

Mr. Chairman: The question is:

"That the Bill further to amend the Negotiable Instruments Act, 1881, as passed by Rajya Sabha, be taken into consideration."

The motion was adopted.

Mr. Chairman: There are no amendments to any of the clauses. So I shall put all the clauses, the Enacting Formula and the Title together to vote

The question is:

"That clauses 1 to 3, the Enacting Formula, and the Title stand part of the Bill".

The motion was adopted.

Clause 1 to 3, the Enacting Formula, and the Title were added to the Bill.

Shri A. C. Guha: I beg to move:

"That the Bill be passed".

Mr. Chairman: Motion moved:

"That the Bill be passed".

Shri S. N. Das: I would like to suggest one thing in this connection. With regard to the opening of new Post Offices, the Department has made it a rule that Post Offices are to be opened in such a way that no person has to travel more than three miles to go to a post office. Likewise, I would like to suggest that in addition to this measure which we are going to introduce in the urban areas, it will be better to evolve a scheme whereby no person will be obliged to travel more than five miles to go to a Post Office Savings Bank for his transaction. I think it will be better if an attempt to made in this direction from the very beginning. The hon. Minister has said

[Shri S. N. Das]

that within a year, he will be able to introduce the cheque system in the rural areas also. But I would like to suggest that from the very beginning there should be a programme for the opening of Post Office Savings Banks in such a way that no person will be obliged to travel more than five miles for his transaction.

I think this scheme will be beneficial both to the urban areas as well as to the rural areas. Therefore, it is very necessary to put into effect the suggestion that I have made. Otherwise, if the system is introduced only in Bombay, and the hon. Minister takes a whole year to introduce it in rural areas, I think no purpose will be served by it and the purpose for which this suggestion has been made by the Rural Banking Enquiry Committee would not have been achieved.

I therefore hope that the hon. Minister will take these things into consideration and see that the cheque system is introduced in the rural areas also at a very early date.

With these words, I support the Bill.

Shri A. C. Guha: Short of giving an assurance, I can say that I have the same feelings of the hon. Members in this regard; and if they have got any confidence in me, they can take it that I shall try to do my best.

Pandit K. C. Sharma (Meerut Distt.—South): You have to warm yourself pp.

Mr. Chairman: The question is:

"That the Bill be passed".

The motion was adopted.

SPIRITUOUS PREPARATIONS (INTER-STATE TRADE AND COMMERCE) CONTROL BILL

The Minister of Commerce (Shri Karmarkar): I beg to move:

"That the following amendment made by Rajya Sabha in the Bill to make provision for the imposition in the public interest of certain restrictions on inter-State trade and commerce in spirituous medicinal and other preparations and to provide for matters connected therewith, be taken into consideration:

'New clause 12-A

That at page 5, after line 16, the following new clause be inserted;

12-A. Power to exempt: The Central Government may, be notification in the Official Gazette, and subject to such conditions as it may think fit to impose, exempt any spirituous preparation from all or any of the provisions of this Act on the ground that the spirituous preparation is ordinarily required for medicinal, scientific, industrial or such like purposes."

Since the amendment is self-explanatory, I would not like to make any speech. But if any points arise in the debate, I shall be happy to answer them.

Mr. Chairman: Motion moved:

"That the following amendment made by Rajya Sabha in the Bill to make provision for the imposition in the public interest of certain restrictions on inter-State trade and commerce in spirituous medicinal and other preparations and to provide for matters connected therewith, be taken into consideration:

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