

12.10 hrs.

GOVERNMENT SAVINGS BANKS  
(AMENDMENT) BILL

**The Deputy Minister of Finance (Shrimati Tarkeshwari Sinha):** Sir, I beg to move that the Bill further to amend the Government Savings Banks Act, 1873, be taken into consideration.

The Government Savings Banks Act regulates the administration of the Post Office Savings Banks and the payment of deposits in the Government Savings Banks. Section 4 of the Act provides that if the depositor dies and probate of his will or letters of administration of his estate or a succession certificate is not produced within three months of his death the payment of the deposit if it does not exceed Rs. 5,000 can be made by the prescribed authority to any person who may appear to him to be entitled to receive it or to administer the estate. For deposits exceeding Rs. 5,000 therefore payment can be made only on the production of the probate or letters of administration or succession certificate.

Suggestions have been made from time to time that production of these documents involves considerable delay, expense and inconvenience to the heirs of the deceased depositors in receiving the amount due to them and that with a view to avoid these difficulties depositors may be allowed a right to nominate a person or persons who could receive the amounts in the event of the death of the depositor without the production of legal documents. These suggestions have been accepted and the Bill before the House accordingly seeks to provide the facility of nomination and confers upon the nominee the title to receive, upon the death of the depositor, the deposits due to the deceased to the exclusion of all other persons.

Section 5 of the Act further takes care of this fact that it should ensure that this title does not affect in any way the right of third parties to recover from the nominee under the normal processes of law the monies

due to them from the deceased depositor.

As recommended by the Committee on subordinate legislation, provision has also been made for laying the rules framed under this Act on the Table of both Houses of Parliament.

Apart from certain consequential amendments, a few minor amendments, which have been found necessary due to the changed circumstances, have also been included.

Sir, I move.

**Mr. Speaker:** Motion moved:

"That the Bill further to amend the Government Savings Banks Act, 1873, be taken into consideration."

**Shri Prabhat Kar (Hooghly):** Sir, I welcome the provisions of the Bill. I only want to know one thing and that is this. Under section 4A, sub-section (4) it has been stated that—

"If a depositor dies and there is no nomination in force at the time of his death and probate of his will or letters of administration of his estate or a succession certificate granted under the Indian Succession Act, 1925, is not within three months..... then—

(a) if the deposit does not exceed five thousand rupees, the Secretary may pay the same to any person.....".

I want to know, when you are prepared to make the payment to any person appearing to the Secretary to be entitled to receive it, why for three months you ask for the probate or succession certificate. In the statement of objects it is stated that "suggestions have been made from time to time that as the production of legal proof of succession involves considerable delay and expense". I am on this particular word 'expense'. When this involves expense and when you are agreeable to relax this condition after three months, that means that you do not want the people to spend for this

[Shri Prabhat Kar]

small amount, then, why should you wait for three months? You have said that if it is not within three months of the death of the depositor and if the deposit does not exceed Rs 5,000, the Secretary may pay the same. Why do you not allow this facility from the very beginning instead of after this three months' time has elapsed? When you are agreeable to relax it after the passage of three months, everyone will be entitled to it and accordingly the Secretary will pay. No one will go and obtain probate or succession certificate and they will not be asked to spend. I do not know the exact reason why you will be waiting for three months for the production of probate or succession certificate when you are relaxing this particular condition after the expiry of three months.

I would also like to know whether this nomination will be registered and whether any stamp will be required for the registration of this nomination with the Savings Banks authorities or whether it will just be in a prescribed form and no expense will have to be incurred by the depositor for registering the nomination.

I welcome this Bill. I would like to have clarification of these two points. With these words, I support the Bill.

**Shri Nanshir Bharucha** (East Khandedh) Mr Speaker, Sir, I welcome the principle incorporated in the Bill but I am afraid that there might be some constitutional difficulty in connection with it. I would therefore like to invite the attention of the hon. Finance Minister to that aspect of the Bill as well.

The House is aware that under article 269 of the Constitution duties in respect of succession to property and estate duty are divisible among the States. The Bill excludes a sum of Rs 5,000 from the purview of such duties thereby lessening the share of such duties receivable by the States. Therefore under article 274 prior recommendation of the President is

necessary before this Bill can be taken into consideration by this House. If we come to the end of the Bill we find that recommendation under article 117 only has been obtained and not under article 274 as well. To my mind that represents a serious flaw and I would like the hon. Minister to make it clear as to why in the case of this Bill which takes away a share of the succession duty from the States and thereby infringes the provisions of article 269 recommendation of the President under article 274 in addition was not obtained. I, therefore, think the Bill, as it stands, is unconstitutional and perhaps might create difficulties.

As I said, I am in favour of the provisions contained in the Bill. I am not opposed to the Bill itself. I am only pointing out the constitutional flaw in it. The scheme of the Bill is that where there is a valid nominee or the nominee is a minor then in that case his guardian will get the amount of deposit payable to the nominee. If the depositor dies without valid nomination or the nominee pre-deceases the depositor then if the sum is under Rs 5,000 the Secretary may pay the deposit to any person who appears to him as entitled to receive this amount. In this connection I would invite the hon. Finance Minister's attention to one point namely, that often nominations are made and they become stale and therefore it is necessary to have some sort of a provision that such nominations shall be renewable at the end of three or five years. Often, it happens that an account is opened, deposits are made and the nominee is appointed, but though the nominee is alive the intention of the depositor in the meantime has changed and the nomination has become stale on account of the circumstances arising thereafter but the depositor does not take care to have the nomination duly changed. Therefore I suggest that some sort of provision should be incorporated in the Bill which will require renewal of these nominations, say, every three years or five years if

necessary. That would also help in checking various nominations which have become invalid by reason of the death of the nominees.

Also under clause 15, Government is assuming powers for making rules Under clause 15(2) (d), the rules may provide for "the persons to whom and the manner in which deposits may be paid;". It may often happen that administrative practice in the matter of payment of deposits will vary with the different States I would, therefore, suggest that rules should be incorporated laying down uniformity in the matter of payment of deposits In such cases, the question of identification of the party arises I would, therefore, request the Government to include in the rules specific provisions that when a nominee or person entitled to claim is identified either by a Member of the Legislature or Parliament or a gazetted officer or such other few persons as the Government thinks fit, merely on the affidavit of such a person, without any additional formality, the amount of deposit should be paid This Bill is particularly welcome because small depositors die and it becomes extremely difficult, even in cities like Bombay, to obtain the Administrator General's certificate Usually, these people have no other estate except personal belongings and, therefore, this Bill is particularly welcome

I hope this Bill will be looked into properly, particularly as I have drawn the attention of the hon Minister that the recommendation under article 274, which is additionally required, has not been obtained and that constitutional defect might receive the attention of the hon Minister.

श्री रघुनाथ सिंह (वागणसी) इस विषयक का हम स्वागत करने हैं क्योंकि इस विषयक के कारण इस समय जो बहुत सी प्रमुविधायें हैं उन का हल हो जायेगा।

पहली प्रमुविधा तो इस समय यह है कि जिस धावकी को दो नौ रुपया भी जमा

होता है तो उस को निकलवाने के लिये निकालने वाले को सक्सेशन सरटिफिकेट लेने में ३३ रुपये न देने खर्च हो जाते हैं।

इस के अलावा एक बात का हमें और मुझाव देना है। मान लीजिये कि डाकखाने में एक खाता दो धादमियों के नाम से है और उन का २० या २५ हजार रुपया जमा है और वह दोनों धादमी कोडिपोजिटर हैं यानी उन में से हर धादमी को रुपया निकालने का अधिकार है। लेकिन आज कल होना यह है कि उन में से अगर कोई एक धादमी रुपया निकालना चाहता है तो उस में नीचे दिया हुआ सरटिफिकेट लिया जाता है —

The other co-depositor is alive and sane.

मेरा मुझाव है कि यह प्रिक्टिस समाप्त होनी चाहिये। जब दो कोडिपोजिटर होते हैं तो उन में से किसी को भी रुपया निकालने का अधिकार होता है। इस लिये कोडिपोजिटर के लिये सक्सेशन सरटिफिकेट की या किसी और दूसरे प्रकार के सरटिफिकेट की आवश्यकता नहीं होनी चाहिये। तो मैं चाहता हूँ कि किसी कल द्वारा या किसी और प्रकार से ऐसा नियम कर दिया जाना चाहिये कि कोडिपोजिटर को रुपया निकालने वकन इस प्रकार का सरटिफिकेट देने की आवश्यकता नहीं होनी चाहिये कि दूसरा कोडिपोजिटर जिन्दा है, पागल नहीं है अच्छी हालत में और स्वस्थ है। डाकखाने वाले उन में अभी इस प्रकार का सरटिफिकेट बिदइअल फार्म के नीचे लेते हैं। जब दो धादमियों के नाम से खाता है और खाते में यह अधिकार दिया जाता है कि उन में से कोई भी धादमी रुपया निकाल सकता है तो फिर ऐसी अवस्था में सरटिफिकेट की आवश्यकता नहीं होनी चाहिये। इसलिये मेरा मिर्क इनका ही मुझाव है कि डाकखाने में सेविन्स बैंक में या और स्थानों पर जहाँ कोडिपोजिटरों के नाम में रुपया जमा हो, इस प्रकार का सरटिफिकेट न लिया जाय और साथ ही साथ ऐसे खातों में सक्सेशन

[श्री रघुनाथ सिंह]

सरटिफिकेट की भी आवश्यकता नहीं होनी चाहिये। अगर एक भ्रादमी भी उन में से चाहे तो सारा रुपया निकाल सकता है।

जो कोडिपाजिटर के खाते होते हैं वे ज्यादातर पति-मन्त्री या पिता और पुत्र के नाम में होते हैं। तो हम में हमारा इतना ही निवेदन है कि ऐसी अवस्था में किमी प्रकार के सरटिफिकेट की आवश्यकता नहीं होनी चाहिये और यह गारंटी जो हर बार डाकखानों और बैंकों में रुपया निकालते वक़्त सी जाती है इस सिस्टम को ट्राप कर देना चाहिये।

श्री क० ला० इवेबी (हमीरपुर)  
अध्यक्ष महोदय, इस विधेयक का मैं स्वागत करता हूँ। इस में जो सुविधा प्रदान की गयी है उस से बड़ा लाभ होगा।

मैं इस विषय पर अधिक चर्चा नहीं करना चाहता क्योंकि जो सुविधायें दी गयी हैं उन का उल्लेख तो इस बिल में ही है और माननीय मंत्री महोदय ने भी इस में उद्देश्यों में उन को काफी स्पष्ट कर दिया है। लेकिन सभी रुपया जमा कराने वालों को कुछ कठिनाइयाँ होती हैं जिन की तरफ इस बिल में ध्यान नहीं दिया गया है और इस कारण लोगों को बड़ी बड़ी विपत्तियाँ का सामना करना पड़ता है। मैं चाहूँगा कि इस बिल को बनाने के पहले माननीय मंत्री इन कठिनाइयों पर भी गौर कर लें जिन का सामना आज लोगों को करना पड़ता है। उन कठिनाइयों के हल का समावेश इस बिल में होना आवश्यक है। इसलिये इन चीज़ों का मैं इस बिल में सम्बन्ध में उल्लेख किये देता हूँ और मुझे विश्वास है कि इन सुविधाओं को दूर करने के लिये माननीय मंत्री महोदय जल्दी ही विचार करेंगे और इस के लिये यहाँ पर दूसरा विधेयक प्रस्तुत करेंगे।

उदाहरण के लिये जो लोग डाकखानों में रुपया जमा करने हैं उन को पहली कठिनाई तो यह होती है कि जब वे रुपया वापस लेने

जाते हैं तो डाकखाने वाले एक ऐसे भ्रादमी को चाहते हैं जो डाकखाने वालों को भी जानता हो और रुपया जमा करने वाले को भी जानता हो। देहानियों के लिये ऐसा हमेशा सम्भव नहीं हो पाता कि उनकी इन तरह का भ्रादमी उस समय मिल जाये कि जो डाकखाने वालों को भी जानता हो और उन देहानियों को भी जानता हो। ऐसी अवस्था में डाकखाने वाले उन लोगों को रुपया देने से इंकार कर देते हैं। लेकिन यदि डाकखाने वालों को रुपया दो रुपया दे दिया जाता है तो तुरन्त ही बड़ा एक ऐसा भ्रादमी मिल जाता है जो दोनों को जानता होता है और रुपया दे दिया जाता है। इस का नतीजा यह होता है कि जो लोग रुपया जमा करने हैं उन को ब्याज तो मिलना ही नहीं और मूल धन में से भी कुछ रुपया इस प्रकार खर्च हो जाता है। ऐसी अवस्था में लोगों को यह स्थान हाता है कि हम का ब्याज नहीं मिलना और इस प्रकार रुपया जमा करने में कोई लाभ नहीं होता। साथ ही रुपया निकालने में कठिनाई और हानी है। जब कि दूसरी जगह रुपया लगाने में लाभ हो सकता है। ना जल्द इस बात की है कि उस में सुधार किया जाना चाहिये ताकि लोगों को अपना रुपया निकालने में कठिनाई न हो। अगर रुपया जमा कराने वालों को एक प्राइडेंटिटी कार्ड दे दिया जाये ताकि वे उस के आधार पर अपना रुपया वापस निकाल सकें तो मैं समझता हूँ कि यह कठिनाई दूर हो सकती है।

दूसरी कठिनाई इस सम्बन्ध में यह है कि केन्द्रीय सरकार द्वारा राज्य सरकारों को एक निश्चित धनराशि जमा करने का आदेश या सुझाव दिया जाता है और एक अनुमान बना लिया जाता है कि अल्प वक़्त योजना में सारे हिन्दुस्तान से इतना रुपया जमा होना चाहिये। राज्य सरकारें अपने अपने अधिकारियों को, क्लर्कों और तह-

सीलदारों को आदेश जारी करती है कि उनको अपने अपने जिले या तहसील से इतनी राशि अल्प बचत योजना के अन्तर्गत जमा करनी है। इसमें कठिनाई यह होती है कि ये अधिकारी जनता से ठीक तरह से अपील तो करते नहीं और न जनता को समझाते हैं कि इस बचत का उद्देश्य क्या है और इससे उनको स्वयं और राष्ट्र की क्या लाभ होगा। वह इसके लिये सहूल तरीका अपना लेते हैं और वह तरीका यह है कि जब कोई आदमी बन्दूक का लाइसेंस लेने के लिये या किसी दूसरे काम से उनके पास आता है तो वे उसे कहते हैं कि तुम दो सौ रुपया या तीन सौ रुपया या कोई खास रकम अल्प बचत योजना में जमा करो। और चूंकि उस आदमी का काम अटका होता है वह उतना रुपया जमा कर देता है। इसमें यह दिक्कत पैदा होती है कि जनता यह समझती है कि यह कोई बड़ा भारी बन्धन है और इसलिये जनता को इससे घृणा हो जाती है। इस प्रकार जनता जो रुपया जमा करती है उसकी सूचना सरकार को दे दी जाती है कि इतना रुपया जमा हो गया लेकिन दो चार महीने बाद ही लोग डाकखानों से वह रकम निकाल लेते हैं और उससे हमें कोई लाभ नहीं हो पाता। केवल कागजों में यह दिखा दिया जाता है कि इतनी धनराशि जमा हो गयी लेकिन वास्तव में हमको उसका कोई लाभ नहीं हो पाता। इसके अलावा और भी दुर्गुण हमारी अल्प बचत योजनाओं में प्रविष्ट कर गए हैं। इसका मुख्य कारण यह है कि अल्प बचत करने वाले लोग जानते हैं कि इस धनराशि के जमा करने से उन्हें अपने इलाके में, या अपने राज्य में कोई लाभ सीधे मिलने वाला नहीं है—उलटे तो मिल जायेगा, क्योंकि आखिरकार हमारी पंचवर्षीय योजनायें जो हैं, वे सारे देश के लिये हैं और इस रकम को देश में कहीं न कहीं लगाया ही जायेगा और उससे बड़े बड़े लाभ होंगे। लेकिन कोई ऐसी भी व्यवस्था होनी चाहिये थी कि इस रकम का पचास या पचत्तर प्रतिशत—या किसी

अनुपात में निश्चित की गई धनराशि—उस इलाके में ही इस्तमाल किया जाये। यदि किसी इलाके में लोग इस प्रकार रुपया इकट्ठा करें, तो स रुपए को वे उस योजना या कार्य में उपयोग कर सकें, जो कि वे अपने इलाके के लिये अच्छा समझें। इससे लोगों को प्रेरणा मिलेगी और उत्साह होगा कि रुपया जमा करने से उन को व्याज तो मिलेगा ही, उन का धन तो सुरक्षित रहे। ही, साथ ही साथ उन के क्षेत्र में वे काम हो सकेंगे, वे योजनायें क्रियान्वित हो सकेंगी, जो कि पंचवर्षीय योजना में शामिल नहीं हो पातीं। उन कामों की उस क्षेत्र में अत्यन्त आवश्यकता होती है और लोग उन को करना चाहते हैं। मैं चाहता हूँ कि इस प्रकार की व्यवस्था की जाय और इस तरह के दुर्गुणों को दूर किया जाय।

आवश्यकता इस बात की है कि इस सम्बन्ध में देश भर में बड़े पैमाने पर जनता में प्रचार किया जाये। इस बारे में जो पत्र छपवाए जाते हैं, वे अधिकतर अंग्रेजी में होते हैं और जो देशी भाषाओं में होते भी हैं, वे जनता तक नहीं पहुंच पाते हैं। इसलिये जनता को इस बात की पूरी जानकारी नहीं है कि इस योजना का उद्देश्य क्या है। पिछली बड़ी लड़ाई के दौरान में, जबकि हमारे यहां विदेशी शासन था, लड़ाई के लिये बाण्डूज खरीदे जाते थे और जबर्दस्ती दिए जाते थे। चूंकि विदेशी शासन था, इसलिये लोग ले लेते थे। लेकिन आज भी जन-साधारण में और विशेष कर देहाती-ग्रामीण क्षेत्रों में यह धारणा फैला हुई है कि ये भी उसी किस्म के बाण्डूज हैं और इनका रुपया वसूल करने में हम को बड़ी परेशानी उठानी पड़ेगी। इस प्रकार के उपाय सोचे जाने चाहियें और ऐसे कदम उठाए जाने चाहियें, जिससे यह योजना प्रचलित हो सके और जनता में लोकप्रिय हो सके और जनता में वह भावना पैदा की जाये कि इस प्रकार की अल्प बचत योजना में योगदान देना राष्ट्र के कामों में सहायता करना है और इसका बड़ा महत्व है।

[श्री म० ला० द्विवेदी]

मैं इस सम्बन्ध में एक और बात कहना चाहता हूँ कि जबर्दस्ती सेविंग्स की रकम को वसूल करने की बात को बन्द कर देना चाहिये। अगर उस को बन्द नहीं किया जाता है, तो हम लोगों में अल्प-वचत योजना के प्रति उत्साह नहीं पैदा कर सकते।

**एक सातनीय सदस्य :** हर जगह तो ऐसा नहीं होता है।

**श्री म० ला० द्विवेदी :** मैं जिस क्षेत्र से आता हूँ, वहाँ की बात मैं कह सकता हूँ। मैंने अभी लाइसेंस की बात कही है। जब कोई बन्दूक का लाइसेंस बनवाने जाता है, तो उस को कहा जाता है कि तीन सौ रुपया जमा करो, तो लाइसेंस मिलेगा, नहीं तो नहीं मिलेगा। इस प्रकार तीन सौ रुपया जमा करना पड़ता है। यह निश्चित बात है इस बारे में जांच की जा सकती है।

बुंदेलखण्ड में अल्प-वचत योजना के काबले में एक योजना निकाली गई है बाल-त योजना। उन्होंने क्या किया है कि को-ऑपरेटिव सोसायटियों में—सहकारी समितियों में—एक पास-बुक बनाने की योजना बना दी है और हर एक ग्रामीण आदमी बच्चे के नाम से पांच रुपया महीने या साल जमा करता है। लोग वह रुपया खुशी से जमा करते हैं। अभी तक हमारे जिले में उत्तर प्रदेश सरकार की ओर से नई किस्म की खाद खरीदने के लिये १०० रुपए का ऋण या तकावी दी जाती है और उस तकावी के लिये एक लाख रुपए फ्री जिले के हिसाब से दिये जाते हैं। लेकिन अब खाद का इस्तेमाल बढ़ रहा है और खाद का इस्तेमाल करने वाले किसानों की संख्या बढ़ती जा रही है। ऐसी स्थिति में किसानों के लिये अधिक ऋण की रकम उपलब्ध करने की आवश्यकता है, लेकिन राज्य सरकार से एक लाख रुपया ही मिलता है। इसलिये बाल-

वचत योजना के अन्तर्गत रुपया उपलब्ध करने का प्रयत्न किया गया है। सहकारी समितियों की साख बढ़ाई गई और अब उनको रिजर्व बैंक और दूसरे स्रोतों से रुपया मिल जाता है। पहले उन की एक लाख रुपए की साख थी और अब दो ढाई लाख की साख हो गई है और लोगों को रुपया मिल जाता है। साथ ही १०० रुपए की सीमा को बढ़ा कर १२० रुपया कर दिया गया है, जिससे किसान खाद के अलावा बैल और कृषि के औजार भी खरीद सकते हैं। बाल-वचत योजना का धन उसी स्थान के लिये उपलब्ध हो जाता है, जिससे वे लोग लाभ उठा सकते हैं। इस समय यह योजना सिर्फ बुंदेलखण्ड में ही प्रचलित है—देश के दूसरे भागों में प्रचलित नहीं है। इससे वहाँ के लोगों में उत्साह बढ़ा है। साथ ही साथ वह रकम जल्दी नहीं निकाली जा सकती, क्योंकि वह रकम बच्चों के नाम पर जमा की जाती है और उस को दस पंद्रह साल के लिये जमा करने की बात की जाती है, ताकि आगे चल कर बच्चों को फायदा हो, वे पढ़ सकें और भविष्य में उनका फायदा हो सके। जैसा कि मैंने अभी कहा है, यह योजना बुंदेलखण्ड में चल रही है और सरकार ने उस को मान्यता दी है। मैं समझता हूँ कि सारे देश में इस योजना को अपनाना चाहिये।

सेविंग सर्टिफिकेट्स के बारे में जो कठिनाइयाँ हैं, उन को दूर किया जा सकता है। ये चन्द सुझाव हैं, जिन पर मंत्री जी को गौर करना चाहिये। अगर वह इन पर गौर करेंगे, तो इस अल्प-वचत योजना के नाम पर बहुत भारी रकम आने लगेगी और उन से पंच-वर्षीय योजनाओं में सहायता पहुंचाने में हम सफल हो सकेंगे।

इन चन्द शब्दों के साथ मैं इस विधेयक का समर्थन करता हूँ और स्वागत करता हूँ।

**Shri Raghubir Sahai (Budaun):** I welcome this Bill because it contains a very salutary provision for nomi-

nation by a depositor in the savings bank. Everybody is agreed on this point that the savings bank is a very popular organisation and it is being patronised not only by the rich but also by the poor.

But the main complaint against the savings bank organisation is that numerous difficulties are placed in the way of the depositors in withdrawing their money. My hon. friend has just now referred to this difficulty, and I entirely agree with him that these difficulties in withdrawing the money from the savings bank should be minimised to the least possible extent.

My hon. friend has suggested that an identity card or identification card may be given to every depositor. I do not quite agree with him in regard to that.

**Shri M. L. Dwivedi:** With a photograph.

**Shri Raghubir Sahai:** because in the rural areas these identity or identification cards may be easily lost. And most of our people do not know how to keep and preserve these papers. But in order to avoid that difficulty I would make this suggestion.

श्री म० ला० द्विवेदी: ग्रामीण महोदय  
मे इस सम्बन्ध में एक बात कहना चाहता हूँ  
कि वे अपने खेतों के पट्टे सुरक्षित रख सकते हैं  
और बड़े बड़े कारुजात सुरक्षित रख सकते हैं  
तो वे आईडेंटिफिकेशन कार्ड कैसे खो देंगे।

**Shri Raghubir Sahai:** That is my view. In this connection, I would offer a suggestion. Government are already pledged to starting more of savings banks in the rural areas but I am sorry that that suggestion has not been acted upon. I remember that there was a serious suggestion on the part of Government that at least at the headquarters of the community development blocks, there should be a savings bank where

people could easily deposit their money, but I am sorry to say that even that suggestion has not been acted upon. If savings bank facility is given to very many villages, then, I think this difficulty in regard to withdrawal would be solved by itself.

The present provision to which the Deputy Minister has drawn our attention, namely section 4, is really a very irksome provision, namely that in cases where the deposit exceeds Rs. 5,000 and the depositor dies, then it is made obligatory that either a probate of the will should be produced or a succession certificate or letters of administration should be produced. They all take a good deal of time, and that involves expenditure also.

I remember that twenty-five years back, I drew the attention of our respected Home Minister who was then a Member of the Central Legislative Assembly towards this difficulty. I had a particular case in my mind where a husband had deposited more than Rs. 5,000 in the name of his wife, and the wife died leaving two daughters, that money from the savings bank could not be withdrawn because of this irksome provision. And I know that the husband had to file a civil suit for declaration in which the daughters were made a party, and for the decision of that case several months were taken and a lot of money had to be spent. Now I see that that provision is being replaced by this salutary provision.

I also find that in the case of insurance policies this system is being recognised. As soon as a man takes the policy the right of nomination is being given to him and he assigns his policy in the name either of his son or wife and that endorsement is made on the back of the policy. I would like to propose to the hon. Minister that wherever the first deposit is made in the savings bank, in the application form the depositor should propose who his nominee would be,

[Shri Raghbir Sahai]

of course with a right that he could vary that nomination at any time. If in the first application the name of the nominee is mentioned, that name could be mentioned in the savings bank book also, and he or anybody concerned would remember as to who the nominee is. He has got perfect right to vary that nomination at any time. If he varies that nomination either in favour of a person or more than one person, well, intimation could be given to the post office and to the district judge also and, if necessary, that nomination could be registered.

A difficulty was pointed out by a friend sitting opposite that this provision of three months should be dispensed with. I find that this provision exists in the old section which is going to be substituted by this new section and that three months provision is not laid down here. So that kind of objection is not at all necessary and it does not require any rectification.

On the whole it is a very welcome Bill and I support it.

श्री नृसिंह बुधे (फर्रुखाबाद) : अध्यक्ष महोदय, मैं इस बिल का स्वागत करता हूँ। मुझे केवल एक ही आपत्ति इस बिल के बारे में मालूम होती है और वह यह है कि तीन महीने की जो मियाद रखी गई है प्रोबेट आफ हिज बिल के लिये या लैटर्स आफ एडमिनिस्ट्रेशन या सफरीसन सर्टिफिकेट के लिये, मैं समझता हूँ कि इस धर्मे में इन तीनों में से कोई भी नहीं मिल सकती है। जब कभी दरखास्त दी जाती है तो उसकी डिस्पोजल में छः महीने लग जाते हैं, किसी की डिस्पोजल में एक साल लग जाता है। अगर आप का कमीशन की रिपोर्ट को देखें तो पता लगेगा कि जहाँ तक डिनेस का तात्पर्य है बहुत ज्यादा धर्मा लग जाता है। तीन महीने के बाद अगर वह अवसर दे दिया गया सेक्रेटरी को कि बिल को ठीक समझे वेमेंट कर दे,

इससे जो राइटफुल धोकर है, उसको बड़ी दिक्कत हो जाएगी। इस बास्ते जहाँ तक इस तीन महीने की बात का तात्पर्य है, इसको जरूर ही कम से कम छः महीने कर दिया जाना चाहिये। छः महीने के अन्दर अगर वह कोई चीज न ला सके तो उनको अवसर हो कि मामूली सा हिसाब करके जो धादमी इसके मुस्तहिक पाया जाए, उसको दे दिया जाए।

बाकी और जो दिक्कतें मेरे मित्रों ने बयान की हैं, उनसे मैं किसी कदर सहमत हूँ। आइडेंटिटी कार्ड की बात तो ज़रा मुश्किल मालूम होती है। नामिनेशन का जहाँ तक सवाल है, उसको बेरी करने का अवसर तो होना ही चाहिये। लेकिन मुझे सब से अधिक आपत्ति जिस बात पर है वह यह है कि जहाँ तक तीन महीने की बात का तात्पर्य है, उसको कम से कम छः महीने जरूर कर दिया जाना चाहिये और मैं समझता हूँ कि मिनिस्टर साहब इस बात पर जरूर गौर करेंगे।

Shri Achar (Mangalore): I would like to make only one or two sub-missions, especially with regard to sub-clause (4) of clause 7 which reads :

"If a person dies and is at the time of his death the holder of a savings certificate and there is no nomination in force at the time of his death and probate of his will or letters of administration of his estate or a succession certificate granted under the Indian Succession Act, 1925, is not within three months of the death of the holder produced to the prescribed authority...."

So far as the provision about nomination is concerned everybody welcomes it, and in fact it has been the grievance of the public that people.....



**Shri D. C. Sharma (Gurdaspur):** Which Bill are we discussing? I think the gentleman who preceded the speaker was talking about savings banks, and the hon. Member is talking about savings certificates. Which Bill are we discussing? All the Bills together?

**Shrimati Tarakeshwari Sinha:** The Savings Banks Bill. Perhaps Mr. Achar can speak on the second Bill.

**Mr. Speaker:** The same thing happens in all the Bills.

**Shri Achar:** I do not know whether I made any mistake.

**Mr. Speaker:** Though it will not be recorded under the relevant Bill, all hon. Members, I assume, are speaking on all the Bills together.

**Shri Achar:** Thank you very much.

**Mr. Speaker:** Therefore, they need not get up in the other case.

**Shri Achar:** Sir, the point is this, that so far as the nomination is concerned, it is most welcome. Because, one complaint has been that Government collects money easily but while repaying there are all sorts of difficulties. That has been the general complaint. In fact, that has been the grievance of the people for several years, and I am really very happy to find the hon. Minister coming up with this Bill, providing for the nomination of a person to receive back the amount after the death of the depositor. So far as that is concerned there is absolutely no controversy about it; everybody has supported it. I also very willingly welcome that part of the Bill.

The only point that I want to make is this. The clause says that if the succession certificate is not produced within three months, then the authority can proceed. I would submit even that the three months period should be removed; I will go to the extent of saying that the provision of

three months' time is superfluous and, if I may say so, it is absolutely useless. As a lawyer of considerable experience I may submit that no succession certificate or probate or letters of administration could be obtained within three months in any court practically. If there is a will and the will is questioned, it is not three months but one year or three years. We know that.

**An Hon. Member:** It may be there in a nomination.

**Shri Achar:** So far as nomination is concerned, we are not at all concerned. We are dealing with a case where there is no nomination. That is also the clause to which I referred. If there is a nominee, there is an end of the matter. A very convenient arrangement has been provided for, and it can be paid to the nominee. But if there is no nomination, then the authority is asked to wait for three months and then proceed. What is the purpose of asking them to wait for three months? The object of the Bill evidently is to allow the person to produce the probate or letters of administration or succession certificate. Within three months it is almost impossible, I would say, impractical—there is no doubt about it—to get a succession certificate from any court, let alone a High Court on the original side; even from a district court or munsiff's court it is not possible. That has been my experience in the past forty years.

So I say that the provision of three months is practically useless. Immediately it could be allowed. If you want really to provide any time, at least make it six months. I could not send in an amendment, but from the practical point of view I am submitting this. As soon as an application is filed, even to have the notice served it takes considerable time. Under the ordinary position of the Hindu family law or any other

[Shri Achar]

law, within fifteen days of the death of the person an application cannot be filed. After that within three months it is not possible to obtain a succession certificate even if it is uncontested. If it is contested, it takes six months to one year. So, what is the good of providing three months?

I would like to point out another aspect of the question. After the Estate Duty came into force, I would say it is impossible to get a succession certificate within even six or nine months. We must get a clearance certificate from the Income-tax Officer who is also the Estate Duty Officer. He has to make inquiries about the person and send a certificate to the applicant. That has to be produced in the district court or High Court. This is almost impossible within the period stipulated. From that point of view, I want to submit that this period of three months mentioned here should be removed or should be made six months or one year. Otherwise, as it is, it is useless.

The next point, I want to deal with and say a word on, is about the constitutional question that my hon. friend, Shri Naushir Bharucha, raised. I really see absolutely no point in it. If I understood him correctly, he said that the States were entitled to a portion of the income derived from this tax—succession duty and probate duty. But what is the purpose of the succession certificate? It is only to give protection to the debtor, by paying to the person who has got the succession certificate or probate. The person who pays gets protection and the succession certificate or probate is against his own word. It is an absolute discharge. So this is a provision to protect the debtor in this case of national debts, the Government happens to be the debtor. So the Government wants protection and an absolute discharge. For that purpose, a succession certificate can

be insisted upon or one can give it up. If there is actually income accruing to you on account of the succession certificate, probate or letters of administration, the States are entitled to claim half—whatever is provided under the Constitution. It can be allowed under law. One can pay even without any certificate. It is his risk. So far as the Government is concerned, the law provides it and it enables the Government to pay the amount. It is an absolute discharge. Nobody is coming in the way of paying any tax which is collected Constitutionally, there could be no objection. One is entitled to it. But one can also take the risk, and because my hon. friend is paying after taking the necessary protection, I do not think there is any constitutional question involved in this.

श्री श्रीनारायण दास (बरनवा) :  
अध्यक्ष महोदय, इस विधेयक में तजुर्गों के आधार पर जिन बातों का समावेश किया गया है, उनका पूरी तरह से मैं ममर्षण करता हूँ। लेकिन इस मीके से लाभ उठा कर मैं यह कहना चाहता हूँ कि अल्प वयस योजना को धागे बढ़ाने की जब-जब बात की जाती है और उसके निम्न कोशिश की जाती है तब तब बराबर यह विचार प्रकट किया जाता रहा है कि पोस्ट ऑफिस सेविंग्स बैंक की जो लाभांश है, वह अभी बहुत ही कम है और उसको बढ़ाया जाए। बराबर इस बात की मांग की जाती रही है और कहा जाता रहा है कि पोस्टल डिपार्टमेंट को कि पोस्ट ऑफिस सेविंग्स बैंक का जाल बिछाया जाए, वी अभी तक जैसा कि हमारा तजुर्गा है, उसके आधार पर हम कह सकते हैं कि उनकी लाभांश बहुत ही कम बढ़ी है। खास तौर पर देहाती लोगों में जब जब पोस्टल विभाग के साथ स्थानीय जनता इस बात के लिए कोशिश करती है कि सेविंग्स बैंक की लाभांश बढ़ाई जाए या जो बीजूरा पोस्ट ऑफिस

हैं और जिन में सेविंग बैंक एकाउण्ट नहीं रहा जा सकता है, उनमें पोस्टल सेविंग बैंक में खर्चा जमा कराने की लोगों को छूट होनी चाहिये, उनमें इस तरह से एकाउंट कोजने की इजाजत होनी चाहिये, तो पोस्टल विभाग इस में उतनी बुझबी नहीं दिखाता है, बितनी कि उसे दिखानी चाहिये। न मालूम जो हमारा बिल विभाग है वह पोस्टल विभाग से इस सम्बन्ध में कोई विचार विमर्श भी करता है या नहीं करता है। लेकिन जब जब अल्प बचत योजना के सम्बन्ध में विचार किया जाता है तब तब कहा जाता है कि जहाँ तक होमा ज्यादा से ज्यादा सुविधा देवाती लोगों में पोस्ट ऑफिस सेविंग बैंक खोल करके दी जाएगी। लेकिन जहाँ तक मुझे मालूम है मैं कह सकता हूँ कि गांवों के अन्दर पोस्ट ऑफिस तो खुल गए हैं रजिस्ट्रारों वगैरह भी वहाँ की जा सकती हैं, लेकिन पोस्ट ऑफिस सेविंग बैंक एकाउण्ट वहाँ नहीं खोलें जा सकते हैं। अगर वहाँ पर ये एकाउण्ट खोल दिये जायें तो लोगों को अपना खर्चा पैसा जो अल्प बचत से उनके पास जमा होगा जमा करवाने में आसानी हो सकेगी और अल्प बचत योजना को भी बढ़ावा मिल सकेगा। ध्यान देवने में आता है कि इस दस और पन्द्रह पन्द्रह मील की दूरी पर लोगों को पोस्ट ऑफिस सेविंग बैंक की सुविधा को प्राप्त करने के लिए जाना पड़ता है।

बिहार सड़क की जो एडवाइसरी कमेटी है, उसका मैं भी मੈम्बर हूँ और बराबर इस बात पर जोर देता रहा हूँ कि गांवों में सेविंग बैंक पोस्ट ऑफिस खुलने चाहिये लेकिन पी० एच० जी० के ऑफिस का जो बफिंग है और जिस तरह से इन्स्पेक्टर लोग काम करते हैं, उससे पता चलता है कि मैं भी पोस्ट ऑफिस को सेविंग बैंक पोस्ट ऑफिस करने में बहुत ज्यादा हिचकिचाते हैं। इसलिए मैं समुचित करना चाहता हूँ कि इस बात की जांच होनी चाहिये कि पिछले तीन बार बरन से अब से अल्प बचत

योजना पर विशेष रूप से जोर दिया जा रहा है, पोस्टल विभाग ने कितने साधारण पोस्ट ऑफिस को सेविंग बैंक पोस्ट ऑफिस में तब्दील किया है और अगर आपने ऐसा किया तो सारी स्थिति आपके धामने पा जाएगी। मैं समझता हूँ कि जहाँ जहाँ भी व्यापारिक केन्द्र है या जहाँ जहाँ गांवों में लोग बनीमानी हैं, सम्भव हैं वहाँ पर अगर पोस्ट ऑफिस सेविंग बैंक खोल दिये जायें तो वहाँ पर काफी खर्चा इकट्ठा हो सकता है। लेकिन जहाँ तक मेरी जानकारी है, अभी तक बिल विभाग ने मिनिस्ट्री ऑफ कम्युनिकेशन पर इस बात के लिये जोर ही नहीं दिया कि इनकी तादाद अधिकारिक होनी चाहिये।

बीजती तारकेश्वरी सिन्हा : बहुत दिया है।

श्री श्रीनारायण दास : बहुत दिया है तो इसका परिणाम क्या निकला है। मैं नम्रता हूँ कि अगर आपने पिछले वर्ष के बजट में ही देखें तो आपको पता चल जाएगा कि जोर देने के बावजूद भी उतनी प्रगति इस दिशा में नहीं हुई है बितनी होनी चाहिये थी। इस बजट से अल्प बचत योजना में बितना खर्चा प्राप्त करने की आप आशा करते थे, उतना प्राप्त नहीं हुआ है और इसके लिये बहुधा यह कहें कि सेविंग बैंक की सुविधा गांवों में अधिकारिक पहुँचाई जाती।

जहाँ तक इस बिल के प्राविजन का तात्पर्य है, तथा जो डिपॉजिट को सुविधा प्रदान की जा रही है, वे स्वागत करने योग्य हैं और मैं इस बिल का समर्थन करता हूँ।

Mr. Speaker: I take it that all the three Bills are being discussed together.

Shri D. C. Sharma: Anyway, I am going to speak only on the Government Savings Banks (Amendment) Bill for the time being. I cannot

[Shri D. C. Sharma]

take in too many things at one and the same time.

Mr. Speaker: All involve the same principle.

Shri D. C. Sharma: It has become a habit with our Government to discuss problems and to solve problems in very small and easy instalments. I think this is not a very good habit for any Government, and I will submit respectfully, it is not a very desirable habit for the Government of India.

There are so many difficulties experienced by depositors. There are so many difficulties experienced by persons who want to withdraw their deposits, and there are so many problems connected with increasing the saving potential of our country. All these problems are there. They are discussed everywhere. The Government have done only one thing; they have brought forward a Bill which has a bearing only on one aspect of that problem. I would not say that that aspect is very unimportant, but I would certainly say that that aspect is not so important as other aspects. I think the Government should try to make a survey of the whole problem of savings, especially as it affects the 'minor' persons, persons in a village, the semi-literate persons and the semi-illiterate persons. I think no country can be developed unless the habit of saving becomes universally diffused. I want to ask the Finance Minister what efforts have been made to make this habit of saving as broadly diffused as possible. What has been done to promote savings among the illiterate population of the villages? What has been done to promote saving in all the States? To bring forward a Bill which touches only one aspect—one small aspect—of this problem does not do much credit. Therefore, the first problem that has to be discussed is this: What has been done towards this end?

Now, not many things have been done.

12 hrs.

The second thing is that savings should be done not on an administrative basis but on an economic basis. I will explain my point very clearly. It has been remarked by an hon. Member that sometimes people go to Government for something and they are asked to put in a deposit. Unless that is done a licence, or a permit or something else is not granted to them. Administrative practices are mixed up with economic practices and administrative practices are being made use of for promoting deposits.

Deposit is an essentially economic thing. Since these things are being done people are getting less interested in savings. That is to say, savings which should be voluntary are being made in some States, a compulsory matter by some of our administrators. I think this aspect is a vital aspect and this should also be looked into by Government.

The third thing is that facilities for saving should be made as widely available as possible, and my hon. friends have referred to post office savings bank. I know the number of post office savings banks has gone up. But I would also say that these post offices are not enough. We have so many extra-departmental post offices; they have no provision for this. We have so many branch offices which have no such facility. We have some sub-offices which have this provision. The number of sub-offices which provide this kind of facility is not very much when we take into account the size of our country.

Shri Raghbir Sahai (Hudan): It is very small.

Shri D. C. Sharma: I think it is very small as my hon. friend says. I think something should be done to in-

crease the facilities for the general public so far as their desire to deposit is concerned.

It is true that some people save for their heirs and descendants. It is true that some people want to save for their children, their sons and daughters and all that. The economic condition of our life is such to so say that it is very difficult to take a long-range view of savings. I admire the man who says that he is saving something for his daughter or son. He is lucky. I think persons who draw salaries are not able to do so. They may have some insurance or provident fund. They cannot save otherwise. Therefore, this saving is meant to be essentially a provision for illness, a provision for old age, a provision for disability, a provision for unforeseen and emergent difficulties. This saving is going to be a provision for that kind of thing. When it is going to be such, bringing forward this Bill which is going to help you when you die is utterly wrong.

Government should also bring a Bill which will help people as long as they live. I think here the emphasis is on the wrong thing. Therefore, I would say that though this provision is welcome, I would also say that the Ministry of Finance should bring forward a Bill which takes into account all the difficulties experienced by depositors, and after taking them into account tries to solve them.

Of course, my hon. friends have said that this three months provision is not very adequate. I agree with them. I am not a lawyer. Some of my friends are lawyers. But I know everyone of us has to go to courts one day or the other. I know also how dilatory are the processes of law. Three months is equal to three hours in terms of the law court calendar. What could be done in 3 hours at their places will be done in 3 months in law courts.

**The Minister of Finance (Shri Morarji Deesai):** May I explain this matter so that his energy may be

saved? This three months is provided in order that within three months it cannot be paid. But, if a succession certificate is not obtained within 3 months, the person who wants to obtain can say that he has applied for it and he has not yet received it and it should not be paid to anybody else. There is no question of paying it within 3 months. If a succession certificate is not obtained by a person within three months, it is just possible that the officer can pay it to him if he is satisfied that he is the proper person. It is with that purpose that this has been done. If a year is provided, the intention would be defeated.

**Shri D. C. Sharma:** After the explanation given by the hon. Minister I think there should be some peace of mind on this provision. All the same I would say that this should have been made more explicit. Excuse my saying that—there seems to be some defect in drafting because everyone has understood it in the way in which I have referred to it. So, I would say that the Ministry of Finance should take an overall view of this problem. Before the Third Five Year Plan is drawn up it should so solve this problem that we are able to promote the savings habit amongst the millions of our people in such a way that it can become helpful to us in our development plans for our country.

**Shrimati Tarkeshwari Shaha:** Mr. Speaker, Sir, I am very grateful to the House for giving general support to this Bill. Only two or three main points have been raised. The Finance Minister has replied to one of the points that were raised by the hon. Members that it is only for safeguarding the interests of individuals who are supposed to get the nomination that this time limit has been kept at 3 months because they should not suffer. The Statement of Objects and Reasons of this Bill itself says that this has been done, that this change has been brought about

[Shrimati Tarkeshwari Sinha]

because a lot of delay and expenses were involved

Some of the hon Members have referred to delay and expenses in going to law courts etc I do not think there is that difficulty here because the purpose of nomination is to facilitate matters, in order that they may not go to law courts, in order that they may not have to pay fees at least so far as getting proof or succession certificates is concerned, the principle of nomination has been adopted in this Bill Therefore, so far as that is concerned, the burden is reduced

Many hon Members have expressed the view that three months is too short a period. Many people have this apprehension that the only delays occur so far as the withdrawal of the money is concerned That is one of the complaints that is usually received. In order to remove that complaint we have put in this period of three months My senior colleague has already explained this It will remove difficulties In case of difficulty the safeguard is there Even if one does not get the succession certificate or other papers in time, he may write to the post office he can send a post card and say that it may take some time to get the succession certificate and that it should not be paid to anybody else If he gets it within three months, he can get the money Even if he does not get that certificate, he can write to the post office and say that he is not able to secure it in time and that the post office should wait The Secretary can show this concession to the individual who gives him the information in time So, I do not think there need be any apprehension so far as that is concerned

Shri Achar, May I just ask one thing? What I tried to make out was that even this 3 months should be removed because when there is no nomination why should they wait for

three months. Succession certificate cannot be produced within three months Of course somebody may say that he has acquired a right. I say this 3 months itself can be removed

Shrimati Tarkeshwari Sinha: That is why we say that this extension of time will delay matters In many cases that would give a latitude to the people and they will feel lazy to apply We do not want to give that latitude to an individual who is lazy and who does not want to take proper action in time and I do not think it is going to cause any difficulty

The second point was raised by Shri Bharucha The hon Member, Shri Achar, explained that point There is not much sense in what he says because it does not involve any adjustment or any change in the taxation Under article 117(1), we have already taken the sanction of the President as we should have done and I do not think there is any point in that

Mr. Speaker, I think Shri Bharucha was sensible always

Shri Morarji Desai This time he has made a mistake

Shri Nanaiah Bharucha: The Minister has not understood the point I made What I have said was that under article 269, if there is any share of Succession Duty going to the State, we cannot amend it unless the recommendation of the President is obtained under article 274 When we specify the Rs 5,000 limit which can be handed over to any party without duty being collected, my submission was that it amounted to variation of the Succession Duty which goes to the States and article 274 comes into play.

Shrimati Tarkeshwari Sinha: It has no application here because there is no change In fact we have taken the original wordings verbally

**Mr. Speaker:** I do not know the facts. What the hon. Member says is that under this Bill Rs. 5,000 is exempt from succession certificate. For getting it he need not pay stamp duty. So, to that extent you are preventing the collection of stamp duty which has to go to the State under article 274. So, any variation in that duty or any fee that goes to the State must be only with the consent of the President. That is what he has said. Is it that Rs. 5,000 limit of exemption has been fixed which was not exempted till now?

**Shri Morarji Desai:** Three months are given for obtaining a certificate

**Mr. Speaker:** What he says is that if hitherto a succession certificate was necessary for all moneys to be drawn, is it varied now?

**Shrimati Tarkeshwari Sinha:** We are not varying anything

**Mr. Speaker:** So, only time is granted?

**Shrimati Tarkeshwari Sinha:** Yes, Sir.

**Shri Naushir Bharucha:** If the original Act is defective, should this Bill also be defective?

**Shrimati Tarkeshwari Sinha:** You will see, Sir, that there is absolutely no change in clause 4. So, article 274 is not relevant here

**Shri Achar:** The Government is the debtor here. A debtor may insist or may not insist; it is for his benefit

**Mr. Speaker:** He was under the impression that a succession certificate could be demanded for any amount under the Act

**Shrimati Tarkeshwari Sinha:** Even in the original Act, the amount of Rs. 5,000 has been exempted

**Shri Naushir Bharucha:** I am aware of the fact that the original Act does provide that. Irrespective of that fact, the point is that if you do any-

thing by inserting a proviso, it tends to reduce the duty.

**Mr. Speaker:** How is it reduced?

**Shri Naushir Bharucha:** It is reduced by the exemption. It may be contended that the exemption existed before. It is immaterial whether the reduction is as compared to the other or not. The reduction in itself is there

**Mr. Speaker:** No new exemption is given; no new reduction is made

**Shri Naushir Bharucha:** I am not talking of any new reduction

**Shri Morarji Desai:** There is no variation made here

**Shri Naushir Bharucha:** The hon. Minister may even argue that more duty may come in as the letter of the Bill stands at present. But it does exempt a particular amount from stamp duty. If it is, it is immaterial whether there is a variation or not as compared to the original Act

**Shri Mulchand Dube (Farrukhabad):** It is always open to a debtor to pay his debt without the production of a succession certificate. So far as this Bill is concerned, there is absolutely no change

**Mr. Speaker:** Article 274 refers to the Bill or amendment which varies any tax. There is no variation of any tax and no additional exemption. I do not think there is any point in this. All that I meant was that the hon. lady Minister need not say that there was no sense in what he has said. That is all that I meant and nothing more than that

**Shrimati Tarkeshwari Sinha:** Another hon. Member raised a point about the identity slips. A system of identification by authority slips issued by the post office is already in vogue. The slips can be purchased from the post office for one rupee each. They are intended for identification for all postal purposes. So, that difficulty has been very much minimised. There

[Shrimati Tarkeshwari Sinha]

are also agents to identify the persons who have invested money and they do identify the person who has invested the money

So far as compulsion is concerned, we have been very clear that we do not want to exercise any compulsion in this movement. It is purely voluntary. By propaganda and education, we educate the people about the desirability of small savings and it is bearing fruits. He has given certain examples. I am not aware of those examples and I cannot throw any light on them. But we have issued directives and requested the State Governments also on this matter

The hon. Member Shri Raghunath Sahai has said that there are difficulties as there are not many post-offices. It is a matter which cannot easily be solved. So many new post-offices are being opened. It requires money and so many other things. We cannot say that we are going to open post-offices in all the places where they are needed. We have to proceed as quickly as possible with the amount available

Shri Raghunath Sahai: May I point out ...

Shrimati Tarkeshwari Sinha: I am going to reply to that point. Why should you interrupt me in this manner?

Mr. Speaker: Hon. Members had their own say

Shrimati Tarkeshwari Sinha: All these post-offices cannot be created in a day or two. Again for the opening of the savings bank accounts in the post-offices, there are so many things to be done. If we open savings bank accounts, we have to provide guards and give other facilities for caring for the money deposited. We are trying to do this with as many post-offices as possible. We feel that we have achieved some results. If we

get any notice that a certain important post office is facing some difficulties and a lot of money is likely to be deposited there, we try with the Communications Ministry and get that post office opened there. We are always conscious and vigilant about that

Then, so far as the general provisions regarding withdrawals from post-offices are concerned, we know that there are certain difficulties still. We are conscious of this fact, and I would just like to assure this House that we shall try to accept as many suggestions for the improvement in the matter of withdrawals as possible. I welcome all those suggestions made by hon. Members. If they have any other suggestions to offer they can send those suggestions and we shall be grateful for those suggestions for improving the system

With these words, Sir, I move that the Bill be taken into consideration

Mr. Speaker: The question is

"That the Bill further to amend the Government Savings Banks Act, 1873, be taken into consideration"

*The motion was adopted*

Mr. Speaker: There are no amendments. I shall put all the clauses etc. together. The question is

"That clauses 2 to 9, Clause 1, the Enacting Formula and the Title stand part of the Bill"

*The motion was adopted*

*Clauses 2 to 9, Clause 1, the Enacting Formula and the Title were added to the Bill*

Shrimati Tarkeshwari Sinha: Sir, I beg to move

"That the Bill be passed"

Mr. Speaker: The question is

"That the Bill be passed."

*The motion was adopted.*